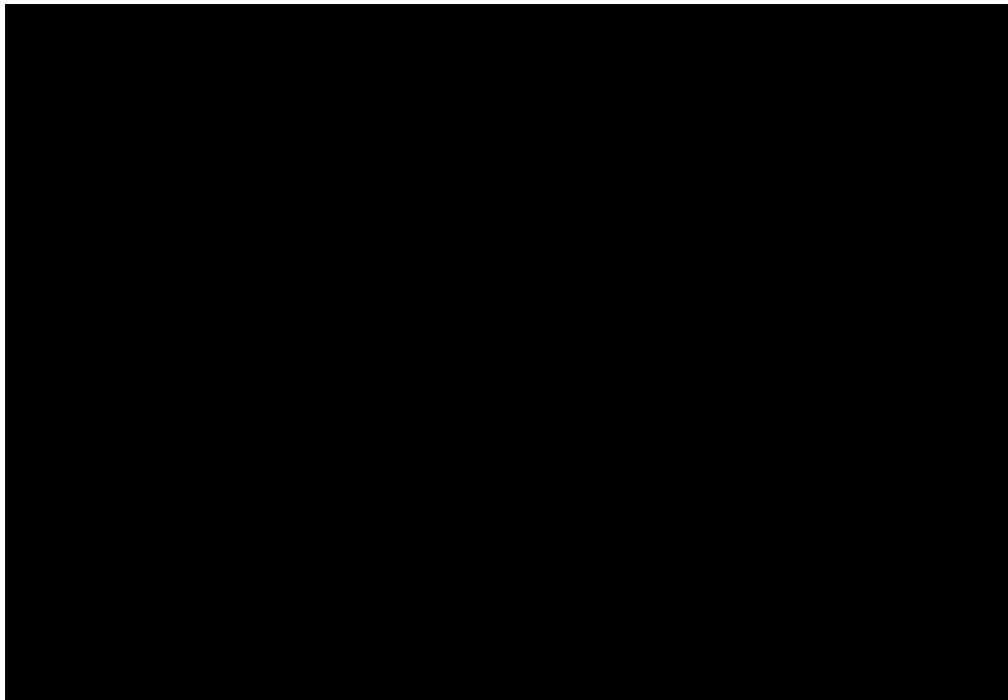


TOWN OF BRISTOL AFFORDABLE HOUSING PRODUCTION PLAN



Approved by the Bristol Planning Board November 16, 2004
Approved by the Bristol Town Council November 16, 2004

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Town of Bristol
Affordable Housing Production Plan
November 2004 as amended through June 2005

November 2004

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INTRODUCTION

PURPOSE OF THE AFFORDABLE HOUSING PLAN

Bristol possesses a quality of life and community spirit that makes it a highly desirable place to live. The Town is committed to providing a range of housing opportunities to meet the needs of its socially and economically diverse population. In an effort to proactively address the Town's affordable housing needs, the Bristol Town Council commissioned this Affordable Housing Plan.

This Affordable Housing Plan supplements and builds upon the Town's Housing Element. The plan establishes clear guidelines as to the amount, type and location of affordable housing development to meet the 10% low-moderate income housing requirement stipulated by the State's Low and Moderate Income Housing Act, as amended by the state legislature in 2004. The plan identifies strategies and recommendations to ensure that the Town's diverse housing needs are met.

OUTLINE OF THE AFFORDABLE HOUSING STUDY

The first half of this document sets the stage for the type, amount and location of affordable housing development recommended by the plan. It begins with a discussion of the Town's housing trends and inventory. Given this context, there is an analysis of the Town's housing needs. A model/schedule of how the Town can meet its affordable housing needs is presented, detailing the type and number of units needed. Next is an analysis of obstacles and barriers that are preventing the Town from achieving its housing goals, followed by a discussion of affordable housing resources available to the Town.

The second half of this document presents a plan for achieving the Town's affordable housing goals and objectives. Affordable Housing Strategies have been developed that set the overall context of the plan. Recommendations are presented to achieve each of the Affordable Housing Strategies. The plan concludes with an Action Table that serves as an implementation tool.

HOUSING TRENDS AND INVENTORY

GROWING NEED FOR AFFORDABLE HOUSING IN BRISTOL

Rhode Island is in the midst of a housing crisis. Statewide, personal income increased 25% between 1998 and 2003, while the median sales price of a single-family home increased 87.6%.¹ Bristol is acutely experiencing this statewide housing crisis. Rapidly escalating housing prices are making affordable homeownership and rental housing increasingly difficult to find for many Bristol residents. In the first half of 2004, the median sales price for a single-family home in Bristol was \$325,000, a 80% increase since 2000. At this price, these homes are affordable to households earning a minimum of \$86,000 per year. Approximately 21% of households could afford a house at this price. The average rent for a 2-bedroom apartment in 2003 was \$1,206, a 44% increase since 2001. Thirty-four percent (34%) of Bristol renters spend more than 30% of their income on housing. The housing crisis is most severe for low-income residents.

Due to rising housing costs, young families are essentially shut out of the housing market. Starter housing stock is no longer selling at starter prices. Children who grew up in Bristol cannot afford to live there as adults. The Town must consider how the next generation of Bristolians will afford to live in Bristol. Elderly residents are also having a hard time finding housing they can afford. The Bristol Housing Authority has 75 people on its waiting list for elderly public housing, which translates to a wait of one 1.5 - 2 years. Bristol is in need of houses for young Bristol families, workforce, and elderly.

The Town is concerned about striking a balance between housing and economic development. For every 10 jobs created, 7 housing units are needed. A 2004 study released by Fleet Bank emphasizes the relationship between affordable housing and economic development. Affordable housing is becoming an increasingly important component in economic development; businesses will not locate in Bristol if their employees cannot afford to live in town. The average Rhode Island wage earner cannot afford to live in Bristol.

Bristol is in need of houses selling for \$150,000-\$200,000, and apartments renting for \$700-\$800 a month. In today's market, housing at these prices is very difficult to find. Existing housing at these prices is in danger of escalating in price. Increased affordable housing production is needed, and steps must be taken to ensure the long-term affordability of existing housing.

¹ *The Economic Impact of the Housing Crisis on Business in Rhode Island*, Fleet Bank, RIPEC, and Ninigret Partners, Inc., 2004, p. 2.

HOUSING STOCK

Housing production has somewhat lagged behind the rate of household formation in Bristol, which increases the demand for housing. As of 2000, Bristol had 8,575 housing units, a 9.4% increase since 1990. Historically the Town issues approximately 50 building permits per year, although 82 and 83 permits were issued in 2002 and 2003, respectively. All but a handful of building permits issued in recent years have been for single-family dwellings. Population increased 3.9% between 1990 and 2000, while the number of households increased 12.4%. New households are spinning off existing households, and the average household size is getting smaller. The off-campus student population of Roger Williams University also contributes to the number of households. 30.8% of households are headed by a person age 65 or older, indicating the relative demand for elderly housing. (See Appendix, Table A-1)

At the time of the 2000 Census, 391 units (4.5%) were vacant. This indicates a tight housing market, compared to the national average of 9.0% vacancy. The Census defines vacant units as housing units in which no one is living on Census Day. Units for sale/rent, newly constructed units not yet occupied, and seasonal/recreation units are all counted vacant, as well as abandoned buildings. A windshield survey of Bristol indicates few vacant units, as well as few units for sale/rent.

Of the 8,314 occupied housing units, 5,488 (66.0%) were owner-occupied and 2,826 (34.0%) were renter-occupied. Bristol has a relatively large rental housing stock compared other suburban communities in the area. Rental housing is an asset because it is generally more affordable to low-income families than for-sale housing. There are a number of existing two and three family buildings in Bristol that provide affordably priced rental housing. In general, both the homeownership and rental housing stock in Bristol is in good condition.

Table 1: Housing Stock

	Bristol			Bristol County			State		
	1990	2000	%	1990	2000	%	1990	2000	%
Total Housing Units	7959	8575	7.7%	18567	19881	7.1%	414572	439837	6.1%
Vacant Units		391	4.6%		848	4.3%		31413	7.1%
Occupied Units		8314	97.0%		19033	95.7%		408424	92.9%
Renter-Occupied Units		2826	34.0%		5467	28.7%		163274	40.0%
Owner-Occupied Units		5488	66.0%		13566	71.3%		245150	60.0%

Source: U.S. Census Bureau, 1990 Census, 2000 Census

The majority of housing units in Bristol are in single unit detached structures (i.e. a typical single-family home). However, there are a number of 2, 3 and 4 unit structures. This coincides with the relatively large rental housing stock in Bristol. Rental housing in Bristol tends to be in smaller buildings, especially duplexes and triplexes in the downtown neighborhoods, rather than in large apartment buildings.

Table 2: Units in Structure

Units in Structure	Bristol	
	Number of Units	%
1	5,654	65.0
2-4	2,162	24.8
5-9	476	5.5
10+	408	4.7
Mobile home	5	0.1
Total	8705	100.0

Source: U.S. Census Bureau, Census 2000

Lead-Based Paint Issues

Any structure built prior to 1978, when the use of lead-based paint in residential units was made illegal, is highly likely to contain some lead paint in or on the property. Lead paint is the number one environmental hazard in the State for children under the age of six, and extensive exposure can result in neurological damage. According to the 2000-2005 State Consolidated Plan, an estimated 67.0% of all occupied units in Bristol contain lead-based paint. In 1998, 6% of Bristol children had elevated levels of lead in their blood. Any rehabilitation project involving pre-1978 buildings must incorporate considerations relating to lead-based paint abatement.

Table 3: Age of Housing

Year Built	Bristol	
	Number	%
Built 1990 to March 2000	873	10.0
Built 1980 to 1989	1,069	12.3
Built 1970 to 1979	1,103	12.7
Built 1960 to 1969	1,115	12.8
Built 1950 to 1959	975	11.2
Built 1940 to 1949	636	7.3
Built 1939 or earlier	2,934	33.7
Total	8,705	100.0

Source: U.S. Census Bureau, Census 2000

COST OF HOUSING

The downtown historic district is in many ways the quintessential New England village, with small corner stores, churches and government buildings within walking distance of 2-4 family homes. These qualities and charm cause housing prices in Bristol to be higher than the surrounding area. The cost of housing in Bristol is generally beyond what low and moderate income households can afford to spend.

Housing costs have been escalating rapidly in Bristol and throughout Rhode Island. From 2002 to 2003 Rhode Island had the fastest appreciating home prices in the country.² The median sales price of a single-family home in Bristol in the first half of 2004 was \$325,000. Adjusted for inflation, this represents a 92% increase since 1997, or an average increase of approximately 13% per year. Price increases have been especially rapid in the past two years (22.1% and 24.5% respectively). By comparison, median household income in Bristol increased 27.9% between 1990 and 2000, or an average of approximately 3% per year. Thus, increases in for-sale housing prices have far outstripped increases in income, making it more difficult for people to afford a home in Bristol.

On the rental side, according to a 2003 Rhode Island Housing survey, the average rent for a two-bedroom apartment in Bristol was \$1,206 (including utilities). This is significantly higher than the state average (\$1,032). The average rent for a three-bedroom apartment (\$1,250) was more consistent with the state average (\$1,195). Average rents in Bristol have increased 63.5% since 1996, or approximately 9% annually. As with for-sale housing, increases in average rent have outpaced increases in median income, making it more difficult for families to afford rental housing. Table 4 on the following page presents housing cost data for Bristol.

² Office of Federal Housing Enterprise Oversight's *Housing Price Index Report*, March 1, 2004.

Table 4: Housing Costs

	Annual %		Annual %	
	Median Price	Change	Median Price	Change
1997	\$138,500		\$118,000	
1998	\$148,200	7.0%	\$122,600	3.9%
1999	\$154,995	4.6%	\$126,000	2.8%
2000	\$169,900	9.6%	\$135,976	7.9%
2001	\$187,500	10.4%	\$156,000	14.7%
2002	\$229,000	22.1%	\$188,150	20.6%
2003	\$285,000	24.5%	\$220,000	16.9%
2004	\$325,000	14.0%	\$250,000	13.6%
% Change 1997-2004*		92.2%		80.4%
% Change 2000-2004*		80.6%		73.7%

Average Cost of Rental Housing***

	Bristol		State**	
	2BR	3BR	2BR	3BR
1996	\$715	\$880	\$590	\$676
1998	N/A	N/A	\$613	\$732
2001	\$1,097	\$1,288	\$775	\$875
2002	\$919	\$1,031	\$863	\$1,017
2003	\$1,206	\$1,250	\$1,032	\$1,195
% Change 1996-2001*	35.9%	29.7%	16.4%	14.7%
% Change 2001-2003*	N/A	N/A	-100.0%	-100.0%

Sources: Multiple Listing Service, Rhode Island Housing Rent Surveys.

* Inflation adjusted to constant 2003 dollars

** State Average rent is an unweighted average, meaning each city/town is counted equally

*** 2003 rents include all utilities (heat, hot water, electric, cooking), using to HUD utility allowances if utilities were not included in advertised rent. Pre-2003 rents include heat and hot water only.

For purpose of percent change, 2003 rents have been adjusted to account for differences in utilities

UNIQUE FACTORS CONTRIBUTING TO INCREASED RENTAL HOUSING COSTS IN BRISTOL

Roger Williams University

The demand for rental housing by Roger Williams University (RWU) students also contributes to the high cost of rental housing in Bristol. Two or three university students living together can afford to pay more for an apartment than a family, thus landlords can charge more. RWU has been taking steps to provide more housing on campus and encourage students to live on campus. More social and educational programming has been provided to encourage students to live on campus. RWU's 2003 Campus Master Plan calls for 3 new residence halls to be built in the next ten years, resulting in a net increase of 300 beds.

In 2003-04, 79% of RWU undergraduate students lived on-campus, with 772 undergraduates living off-campus. In 2004-05 the University expects 85% of its undergraduate students to live on-campus, reducing the number of off-campus undergraduates to 511. There are approximately 725 graduate students at RWU, approximately 95% of whom live off campus. Not all off-campus students rent housing in Bristol; many commute from out-of-town, while others live with their families in owner-occupied homes.

Conversion of rental housing

Bristol has a large rental housing stock for a suburban community. This is an asset to affordable housing, because many low-income households cannot afford homeownership. However, in recent years a number of rental units have been converted into condominiums or higher cost rental housing. The 36 unit Metacom Apartments is proposed to be converted into condominiums. The stock of owner-occupied 2 and 3 family homes is also shrinking. Investors are purchasing these homes, renovating them, and then renting them at higher rates so they can recoup their investment. As low-priced units are lost, it becomes more difficult for low-income families to find housing they can afford.

LOW-MODERATE INCOME HOUSING STOCK

Under the regulations of the Low and Moderate Income Housing Act, only housing developed with a municipal, state, or federal government subsidy containing long-term affordability restrictions counts towards the 10% requirement. According to Rhode Island Housing's most recent chart (July 2004), 476 units (5.55%) of housing in Bristol are considered low or moderate income. As of 2004, Bristol needs an additional 382 low-moderate income units to reach the 10% requirement. However, this number will increase over time, as building permits are issued and new market-rate housing is constructed. Table 5 on the following page presents a list of all Bristol housing units that count toward the 10% requirement:

Table 5: Low and Moderate Income Units

Name	Address	# Units	Occupancy	Tenure	Funding Source
Franklin Court Independent Living I	150 Franklin St	48	Elderly	Rental	HUD 202
Franklin Court Independent Living II	150 Franklin St	48	Elderly	Rental	HUD 202
Benjamin Church Manor	1014 Hope St	195	Elderly	Rental	PH
Franklin Court Assisted Living	180 Franklin St	68	Elderly	Rental	LIHTC
East Bay CDC	105 State St	2	Family	Rental	HOME
East Bay CDC	24 Mount Hope	9	Family	Rental	HOME
East Bay CDC	217 Wood St.	12	Family	Rental	HOME
East Bay CDC	171-173 Wood St	6	Family	Rental	HOME
East Bay CDC	Catherine St.	7	Family	Rental	LIHTC
East Bay CDC	266 Wood St	6	Family	Rental	HOME
East Bay CDC	19 Lincoln Ave	4	Family	Rental	HOME
East Bay CDC	24 Fernwood	1	Family	Owner	HOME
East Bay CDC	10 Basswood	1	Family	Owner	HOME
Captain John House	680 Hope St	6	Special Needs	Rental	HOME
Veterans Transitional Housing	480 Metacom Ave.	20	Special Needs	Rental	Transitional
Group Homes	scattered	43	Special Needs	Rental	Group Homes
Total Low-Mod Units		476			
Total Housing Units		8,575			
% Low-Mod		5.55%			
Summary	# Units	% of Total			
Family	48	10%			
Elderly	359	75%			
Special Needs	69	14%			
TOTAL	476	100%			
Rental	474	100%			
Homeownership	2	0%			
TOTAL	476	100%			

PH=Public Housing, RIH=Rhode Island Housing, LIHTC=Low Income Housing Tax Credits

CONCLUSION

Bristol is home to a diversity of housing types and is a highly desirable place to live. Accordingly, housing prices are above average compared to the rest of the State. Demand for off-campus housing by Roger Williams University students and the conversion of lower-priced rental housing have driven rental prices higher. Housing costs are rising more rapidly than income. Bristol has a number of assets that provide housing affordability, including more than 400 low-moderate income housing units. However, the average cost of housing is beyond what low and moderate income families and individuals can afford.

ANALYSIS OF HOUSING NEEDS

There are several ways to measure housing needs. No one method is all encompassing, so several alternate measures of need are presented in this section. Together they paint a detailed picture of those in need of housing assistance in Bristol.

DEFINITION OF AFFORDABLE HOUSING

The generally accepted definition of housing affordability is that a household should spend no more than 30% of their income on housing costs, including rent and utilities or a mortgage payment. The U.S. Department of Housing and Urban Development uses this definition in all of its affordable housing programs. Anyone who spends more than 30% of their income on housing is considered to have a housing cost burden, regardless of their income.

Affordable housing programs target low-income households. According to HUD guidelines, low-income is defined as earning less than 80% of the Area Median Income (AMI). The low-income population is further divided into very-low-income (below 50% AMI) and extremely-low-income (below 30% AMI). Each year the U.S. Department of Housing and Urban Development (HUD) calculates Area Median Incomes by family size for Metropolitan Statistical Areas (MSAs). Bristol is part of the Providence, RI – Fall River, MA – Warwick, RI MSA. The FY 2004 income cutoffs for Bristol residents to qualify for affordable housing are as follows:

Table 6: HUD FY2004 Income Limits to Qualify for Affordable Housing, Providence MSA

	Family Size (persons)				
	2	3	4	5	6
30% AFMI	\$16,300	\$18,350	\$20,350	\$22,000	\$23,650
50% AFMI	\$27,150	\$30,550	\$33,950	\$36,650	\$39,400
80% AFMI	\$43,450	\$48,900	\$54,300	\$58,650	\$63,000

Source: HUD

As this chart shows, affordable housing can target households earning in the \$50,000-\$60,000 range. In any case, households will spend no more than 30% of their income on housing costs.

Income Analysis

The Census Bureau uses households as a basic unit of measurement. A household is defined as the person(s) occupying a housing unit that serves as their usual place of residence. Another unit of measurement is families. The Census defines families as a group of related people living together in the same housing unit. Single persons and unrelated persons living together are considered non-family households. The average household size in Bristol is 2.45, while the average family size is 2.99. As Table 7 shows, the median household and family incomes in Bristol are consistent with the state medians. This indicates that Bristol

residents earning less than 80% of the Town's median income would qualify for affordable housing.

Table 7: Income Data

	Bristol			State		
	1990	2000	% ch	1990	2000	% ch
Median Household Income	\$34,165	\$43,689	27.9%	\$32,181	\$42,090	30.8%
Median Family Income	\$39,668	\$54,656	37.8%	\$39,172	\$52,781	34.7%

Source: U.S. Census Bureau, Census 1990, 2000

Below are some hypothetical situations illustrating housing affordability:

- A 3 person household at Median Income (\$61,100) can afford a mortgage of \$1,528 per month, or a \$200,000 house
- A retired person earning \$900 per month in Social Security can afford to spend \$270 on housing costs
- A low-income family of 4 making 80% of the Area Median Income (\$54,300/yr) can afford a mortgage of \$1,358 per month, or a \$165,000 house
- A young couple with an annual income of \$30,000 can afford to spend \$750 per month on housing expenses

As these examples show, given housing costs in Bristol, many families and individuals are being priced out of the housing market.

AFFORDABILITY GAP AND COST BURDEN

The average household in Bristol cannot afford to buy the average single-family home in Bristol. This is known as the affordability gap: the difference between what a household can afford to pay, and what that household would have to pay to afford the average home.

The median sales price of a single-family home in Bristol is \$325,000. To afford a single-family home at median sales price, a household would have to earn \$86,000.³ The median homeowner household income in Bristol is \$57,599. Approximately 20% of Bristol homeowner households earn enough to afford a single-family home at median sales price.

There is an affordability gap for rental units as well. The average monthly rent and utilities for a 2-bedroom apartment in Bristol is \$1,206. To afford the average 2-bedroom apartment requires an annual income of \$48,240. The median renter household income in Bristol is

³ This assumes a 5% downpayment, and includes property taxes, insurance, and private mortgage insurance (PMI).

\$26,971. Approximately 21% of Bristol renter households can afford the average 2-bedroom apartment.

Table 8: Affordability Gap in Bristol

Homeownership

\$325,000 Median Sales Price, Single Family Home*

\$86,000 Annual Income Needed to Afford

\$57,599 Median Homeowner Household Income

\$28,401 GAP

Rental

\$1,206 Average Monthly Rent with Utilities, 2 Bedroom Apartment

\$48,240 Annual Income Needed to Afford

\$26,971 Median Renter Household Income

\$21,269 GAP

Sources: Multiple Listing Service, Rhode Island Housing Rent Survey, Census 2000

Income needed to afford assumes spending 30% of income on housing.

For homeownership, assumes 5% downpayment, includes property taxes, insurance and PMI

The affordability gap poses a dilemma for Bristol residents: spend more than 30% of income on housing, or move someplace else in search of lower-cost housing. Many households have no choice but to spend more than 30% of income on housing, incurring a cost burden.

CHAS DATA

The Department of Housing and Urban Development publishes detailed data on cost burdened households through its Comprehensive Housing Affordability Strategy (CHAS) data book. CHAS data counts the number of households experiencing housing problems in a community. Housing problems are defined as having a cost burden (spending more than 30% of income on housing), or living in substandard housing.⁴ More than 97% of those experiencing housing problems in Bristol face only cost burdens, meaning substandard housing is not a major problem.

The data is broken down by household type (family, elderly or other), tenure (renter or owner) and income level (by percent of Area Median Income). This allows for a rather detailed look at who is experiencing housing problems. The analysis here is restricted to the low-income population, defined as those earning less than 80% of the Area Median Income. Analysis of CHAS data is presented in Table 9

⁴ Substandard conditions are defined as living in overcrowded quarters (more than 1.01 persons per room) and/or living in a housing unit without complete kitchen and/or plumbing facilities.

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Table 9: 2000 CHAS Data Summary for Bristol, Bristol County, and Rhode Island

Bristol					Bristol County					Rhode Island				
	Total Households			8,309		Total Households			18,985		Total Households			402,726
	Total Low Income Households			3,811		Total Low Income Households			7,609		Total Low Income Households			193050
	# with Housing Problems			1,958		# with Housing Problems			3,971		# with Housing Problems			102232
	% with Housing Problems			51.4%		% with Housing Problems			52.2%		% with Housing Problems			53.0%
Low Income Households with Housing Problems, by Population														
		% with problems	# with problems	% of Total			% with problems	# with problems	% of Total			% with problems	# with problems	% of Total
	Elderly	43.3%	689	35.2%		Elderly	46.0%	1,524	38.4%		Elderly	46.0%	32,058	31.4%
	Small Family	59.7%	669	34.2%		Small Family	62.3%	1,368	34.5%		Small Family	56.6%	34,494	33.7%
	Large Family	62.7%	146	7.5%		Large Family	60.9%	261	6.6%		Large Family	67.6%	10,017	9.8%
	Other	52.4%	454	23.2%		Other	48.9%	817	20.6%		Other	54.0%	25,663	25.1%
	Total		1,958	100.0%		Total		3,971	100.0%		Total		102,232	100.0%
Low Income Households with Housing Problems, by Tenure														
		% with problems	# with problems	% of Total			% with problems	# with problems	% of Total			% with problems	# with problems	% of Total
	Renters	47.7%	909	46.4%		Renters	46.7%	1,682	42.4%		Renters	51.3%	59,242	57.9%
	Owners	55.0%	1,049	53.5%		Owners	63.5%	2,290	57.7%		Owners	55.4%	42,990	42.1%
	Total		1,958	100.0%		Total		3,971	100.0%		Total		102,232	100.0%
Low Income Households with Housing Problems, by Income														
		% with problems	# with problems	% of Total			% with problems	# with problems	% of Total			% with problems	# with problems	% of Total
	< 30% AMI	70.0%	844	43.1%		< 30% AMI	69.7%	1,592	40.1%		< 30% AMI	70.5%	47,009	46.0%
	30-50% AMI	56.3%	551	28.1%		30-50% AMI	60.1%	1,224	30.8%		30-50% AMI	57.5%	28,946	28.3%
	50-80% AMI	34.6%	563	28.7%		50-80% AMI	35.1%	1,154	29.1%		50-80% AMI	34.6%	26,277	25.7%
	Total		1,958	100.0%		Total		3,970	100.0%		Total		102,232	100.0%
Low-income defined as earning less than 80% of Family Median Income														
Small Family = 2-4 persons, Large Family = 5+ persons														
Number discrepancies attributed to rounding														
Source: 2000 CHAS Data Book														

Analysis of the town, county and state CHAS data reveals the following:

- 1,958 of 3,811 low-income households (51.4%) experienced housing problems, whereas 52.2% of Bristol County's low income households and 53% of the state's low income households experienced housing problems.
- In Bristol, there are more low-income elderly households than low-income family households, more families experience housing problems (805) than elderly (689). This is because in terms of percent experiencing problems, low-income families are much more likely to experience housing problems, especially large families.
- In Bristol, Bristol County and throughout the state, low-income homeowners are more likely to experience housing problems than low-income renters. In Bristol, 1,050 low-income homeowners experienced housing problems, compared to 908 low-income renters.
- The lower the income, the more likely it is that a household experiences housing problems. In Bristol, there are 844 extremely low-income households (<30% FMI) experiencing housing problems.

County Housing Needs

According to 2000 CHAS data, 3,971 of Bristol County's 7,609 low-income households (52.2%) experienced housing problems. Numerically, the greatest need countywide is for large, small families, and renters. In terms of percent experiencing housing problems, large families and homeowners are more likely to experience housing problems. Bristol's distribution of housing problems is nearly identical to the County's.

State Housing Needs

According to 2000 CHAS data, 102,232 of the State's 193,050 low-income households (53.0%) experienced housing problems. Numerically, the greatest need statewide is for small families, the elderly, and renters. In terms of percent experiencing housing problems, large families and homeowners are more likely to experience housing problems. Bristol's distribution of housing problems is nearly identical to the State's.

BRISTOL POPULATIONS IN NEED OF AFFORDABLE HOUSING

Families

The 2000 CHAS data indicates there are 805 low-income families with housing problems in Bristol. As discussed above, there is an affordability gap between the median family income and the median sales price of a single-family home in Bristol. Working-class families cannot afford to buy a home in Bristol. It is especially difficult for young families to find starter housing in Bristol. Starter homes are no longer selling for starter prices. The Town must consider how the next generation of Bristolians will afford to live in Bristol. Only families in their peak earning years can afford to buy a home in Bristol.

There is also a need for more affordable family rental housing in Bristol, especially three and four bedroom apartments. With single-family home prices so high, rental housing is the only alternative for many families. Average rents in Bristol are beyond what many working families can afford to pay. Conversion of rental housing and the demand for off-campus apartments by Roger Williams University students exacerbates the rental housing problem. Bristol has a number of older two and three family buildings that provide some affordably priced rental housing. Steps must be taken to ensure the long-term affordability of these properties.

Elderly

Bristol's elderly population is growing, which places demands on the housing market. The CHAS data indicates there are 689 low-income elderly households with housing problems in Bristol. With limited incomes and specific housing needs, it can be a challenge to provide appropriate housing for the elderly. For many elderly homeowners, staying in their large homes is no longer an option, for financial and/or maintenance reasons. These residents could downsize, but there are not enough appropriate units available. The Zoning Ordinance allows Accessory Family Dwelling Units. Additional market-rate elderly rental and for-sale (condominium) housing is needed.

Many elderly persons cannot afford market-rate housing. The Bristol Housing Authority has a 75 person waiting list for its 195 units of subsidized elderly housing. This translates to a 1.5 - 2 year wait for a unit. Others elderly persons require specialized care, either in their homes or at an assisted living facility. East Bay CDC's Elder Care development has a 125 person waiting list. Both market-rate and subsidized specialized care facilities are needed.

Special Needs

Special needs housing incorporates a wide range of populations, including persons with physical or mental disabilities, battered women and their families, people recovering addictions, and people with specialized health needs. Housing with supportive services models have been developed to meet the needs of these populations. Examples of supportive services include: specialized health care, physical/occupational therapy, counseling, job training, and childcare. Bristol currently has 69 units of special needs housing. The existing 69 units do not meet the demand for special needs housing in Bristol.

Homeless

The Rhode Island Emergency Food and Shelter Board reports that in FY2003, 35 homeless persons seeking shelter listed Bristol as their last place of residence. This is a significant increase over the previous two years (20 homeless each year). Statewide, homelessness is on the rise. In each of the past two years, shelters have set record highs in number of people served and bed nights provided. Service providers have noted a number of veterans and their families are becoming homeless upon their return from military service. Lack of affordable housing is a major cause of homelessness; 16% of Rhode Island shelter clients cite high housing costs as a reason for their seeking shelter.

CONCLUSION

Regardless of how need is determined, the number of households in need of affordable housing in Bristol is greater than the 10% goal set by the State. A wide range of Bristol residents are in need of affordable housing, including working families, the elderly, individuals, and those with special needs. Public input suggests that the highest priorities should be affordable homeownership and rental housing for working families, especially young families, and affordable rental housing for the elderly. CHAS data confirms this prioritization.

BARRIERS TO AFFORDABLE HOUSING DEVELOPMENT

There are many barriers, obstacles, and impediments to affordable housing development. These barriers exist in cities and towns across the country, not just in Bristol. An understanding of these barriers and the development process is necessary if the Town hopes to encourage affordable housing.

LAND USE REGULATIONS

Zoning

Zoning regulations are perhaps the largest impediment to affordable housing development. There is not enough land zoned to accommodate affordable housing, and land that is zoned appropriately for affordable housing is often already developed. As a regulatory tool, zoning has extensive implications for the type, location, and density of development in a community. Zoning ordinances have a direct impact on affordable housing because they dictate where multi-family housing can be built and set minimum lot sizes, which affects the cost of land and the size of houses.

The Town of Bristol Zoning Ordinance establishes nine (9) residential zoning districts, ranging from R-80 to R-6. Residential land accounts for 52% of the land area in Bristol. Residential development is also allowed by right in the Limited Business (LB), Downtown (D), and Waterfront (W) zones. Table 10 on the following page describes features of zoning districts where residential uses are allowed.

Table 10: Zoning Summary

Name	Min Lot Area per dwelling unit (sf)	Uses	Approval Process	Description
Residential Zones				
R-80	80,000	Single-family Two-family Multi-family	P N N	Very low density agricultural and single-family, intended to preserve areas of Town without adequate infrastructure
R-40 R-40 W	40,000	Single-family Two-family Multi-family	P N N	Low density agricultural and single-family; in R-40W public water required due to groundwater contamination
R-20	20,000	Single-family Two-family Multi-family	P N N	Medium density single-family, intended for areas lacking infrastructure
R-15	15,000	Single-family Two-family Multi-family	P N N	Medium density single-family, intended for areas with public water and/or sewer
R-10 R-10 SW	10,000	Single-family Two-family Multi-family	P P N	High density single-family and duplex, with public water and/or sewer; 20,000 sf lot for duplex
R-8	8,000	Single-family Two-family Multi-family	P P N	High density single-family and duplex; in R-10SW public water and sewer required; 16,000 sf lot for duplex
R-6	6,000 +4,000(X)*	Single-family Two-family Multi-family	P P P	High density single-family, duplex, and multi-family, public water and sewer required
Non-Residential Zones				
LB	**	Single-family Two-family Multi-family	P P P	Intended for mixed use, including high density multi-family housing
D	5,000	Single-family Two-family Multi-family	P P P	Intended to preserve downtown commercial areas, high density multi-family housing allowed
W	5,000	Single-family Two-family Multi-family	P P P	Intended for mixed use residential, commercial, and limited industrial; high density multi-family housing allowed

P=Permitted use by right, N=Not allowed

* 6,000 sf for the first unit plus 4,000 sf for each additional unit

** Residential uses in the LB zone must conform to the dimensional regulations of the nearest residential zone

The majority of residential land in Bristol is zoned R-20, R-40 and R-10. Multi-family housing is allowed by right in the R-6 zone, as well as in the LB, D, and W zones, but is prohibited everywhere else. Duplexes are allowed by right in the R-10, R-8, R-6 zones, as well as in the LB, D, and W zones, and prohibited everywhere else. These restrictions make it more difficult to develop affordable housing.

Subdivision Regulations

Subdivision regulations set standards for the appearance, layout, and structure of neighborhoods. These standards ensure visual consistency, minimize maintenance costs, protect public interests, and add to property values. Regulations can address street width, curbing, sidewalks, drainage, utilities, and parking requirements. These requirements can add to the cost of developing housing. The Town could consider waiving some of these requirements, when appropriate, for affordable housing development.

COST OF HOUSING AND LAND

In this booming housing market the cost of housing is a major impediment to affordable housing development. Non-profit affordable housing developers are having a difficult time finding a building or lot they can afford. Potential homeowners at 80% of area median income can afford homes priced between \$120,000 and \$200,000, depending on family size. The median sales price for a single-family home in Bristol is \$325,000. There are very few homes on the market in the \$120,000-\$200,000 range. Builders are building larger, more expensive homes because of market demand. Raw land is also expensive. Vacant, buildable lots in Bristol sell for \$150,000-\$200,000. A lot on Tower St. that overlooks a junkyard recently sold for \$115,000. With land prices this high, it is almost impossible to build a new home and make it affordable to families at 80% of median income, even with subsidy funding.

AVAILABILITY OF DEVELOPABLE LAND

Even if cost were not a factor, the shortage of developable land in Bristol is an impediment to affordable housing development. Bristol is largely build-out. The few large undeveloped parcels remaining in town (Fales Farm, Usher Farm) are family-owned farms that are intended to be preserved as open space. A small amount of housing development could take place on these properties, possibly in a creative cluster development. Wetlands and high groundwater also limit the amount of land that can be developed on vacant parcels.

Buildout analysis

A buildout analysis examines zoning and land use data to determine the maximum number of housing units a community would have if all available land is developed. Assumptions are made, taking into account set-asides for roads and other infrastructure, environmental constraints, and keeping existing zoning constant. The Town of Bristol had a buildout analysis done as part of its 1990 Comprehensive Plan. Although dated, this buildout analysis provides useful information.

Land use in Bristol changed rapidly from the 1960's to 1990. Bristol was transformed from "a town center surrounded by open lands and lightly settled neighborhoods to a town center surrounded by neighborhoods of varying densities." Of 6,054 total acres, 1,243 buildable acres were remaining in 1990. 87% of this land was in what are now the R-40 and R-20 zones, primarily in the Kickemuit, Mt. Hope, and Poppasquash neighborhoods. The remaining buildable land could support 1,435 homes, for a buildout total of 9,244 housing units. There was no buildable land remaining in the R-6 zone, so nearly all future development will be single-family homes, unless zoning waivers are granted.

Table 11: Buildout Analysis

Zone	Total Acres	Buildable Acres
SRR2 (R-80)	155	15
SRR (R-40)	1,334	556
SR (R-20)	2,121	521
LR (R-10)	1,208	47
GR (R-6)	296	0
LB	139	42
GB	188	7
M	443	66
W	39	0
PUD	131	0
Total	6,054	1,254
Potential New Homes		1,435
Total Buildout Homes		9,244

Source: Town of Bristol 1990 Comprehensive Plan

Preservation of Industrial Land

The Town has placed a high priority on maintaining and preserving its industrial land, including both undeveloped and underutilized parcels. As Bristol continues to grow, land must be set aside for future industrial development. Industrial development provides jobs for Bristol residents and adds to the Town's tax base. The Town would like to maintain its current ratio of residential property value to commercial/industrial value.

Underutilized industrial land can offer opportunities for affordable housing, but the Town would generally prefer to keep this land for industry. However, these sites may present

opportunities for mixed-use development (residential with commercial, office and/or light industrial), provided environmental concerns can be addressed. Many underutilized industrial properties have brownfields (environmental contamination) issues that are costly to mitigate and must be overcome. The mitigation standards for residential use are much more stringent than for industrial use.

COMMUNITY OPPOSITION

Community opposition can be a major barrier to any development, but especially affordable housing. A major concern is increased taxes due to greater demands on the public education system. Abutters do not want any development in their neighborhood, because of increased traffic and the inconvenience of construction. When affordable housing is proposed, fears of increased crime, neighborhood decline, and decreased property values are added. The term NIMBYism – Not In My Back Yard – has been coined to describe community opposition to affordable housing. Many people agree with the concept of affordable housing, but are strongly opposed when affordable housing is proposed in their neighborhood. Neighbors often organize in sufficient numbers to pressure Town Councils and Boards to reject affordable housing proposals. Some resident groups have sued cities and towns to prevent affordable housing from being developed.

Community opposition to affordable housing is often rooted in misconceptions and a lack of education about affordable housing. Affordable housing can serve households earning up to 80% of median income, households earning \$50,000-\$60,000. Affordable housing is intended to serve people who live and work in the Town, not outsiders from poorer communities. Affordable housing can often blend into developments and neighborhoods and can be indistinguishable from market-rate housing. Affordable housing does not lower property values, nor bring increased crime. Accordingly, one of the goals of this plan is to develop initiatives that educate the community on these issues: who lives in affordable housing; who needs affordable housing; what affordable housing looks like; and the positive impacts affordable housing can have on a community.

CONCLUSION

Barriers and impediments can make affordable housing development more challenging. However, these barriers are not prohibitive. Zoning and subdivision ordinances can be changed, or variances can be granted, or flexible development techniques can be used, as discussed in the next section. Public education can overcome NIMBYism. An understanding of these obstacles makes it easier to identify suitable sites for affordable housing and facilitate development.

AFFORDABLE HOUSING ASSETS AND RESOURCES

Successful development of appropriate affordable housing in Bristol depends on identifying and effectively utilizing available resources, supporting and encouraging affordable housing developers, and engaging public support for affordable housing development. Bristol possesses or has access to a number of assets and resources that can facilitate affordable housing development. Some are unique to Bristol, while others are available to all cities and towns.

FLEXIBLE DEVELOPMENT TECHNIQUES

Flexible development techniques promote affordable housing by allowing creative designs and mixed uses and allowing units to be built closer together on smaller lots. It facilitates affordable housing development because units can be smaller and the land cost per unit lower. Bristol offers several flexible development techniques.

Land Development Projects (LDPs): LDPs are a special type of development intended to promote the comprehensive development of large, significant parcels. LDPs allow flexibility in permitted uses and design standards in exchange for well-planned, efficient, attractively-designed development. Flexibility allows a mix of uses and housing types in the same development, including single-family homes, duplexes, townhouses and apartments, and can allow limited density increases.

Resource Conservation and Creative Development Overlay Zone (RCCD Overlay): Overlay zones add additional development requirements and allow flexibility without changing the underlying base zoning designation. Bristol has adopted a RCCD Overlay Zone to conserve and protect significant natural, cultural, and historical resources and open spaces while allowing creative design and layout to promote quality development. Any proposed development in the RCCD Overlay Zone must conform to one of three development options: Resource Buffer LDP, Residential Cluster LDP, or Village Cluster LDP. For Residential Cluster and Village LDPs, minimum lot sizes can be reduced to as low as 7,500 sq. ft. Multi-family housing and limited commercial development are allowed in Village LDPs. Residential Cluster and Village LDPs are eligible for a limited density bonus that provides approximately 1 additional unit for every 10 conventionally permitted units. Between 40% and 75% of Residential Cluster and Village LDPs must be set aside for open space.

Urban Rehab LDP Overlay Zone: Urban Rehab LDP Overlay is intended to promote the rehabilitation of deteriorated, under-utilized and inefficient buildings. A variety of uses are allowed, including multi-family residential, office, retail and industrial. Urban Rehab LDP is ideal for creating mixed-use developments. Underutilized buildings can be revitalized, industrial/commercial uses can be maintained, and multi-family housing can be incorporated into a vibrant, live/work environment. Mixed-use development via Urban Rehab LDP is intended to encourage the following objectives:

- Minimize traffic congestion by encouraging people to walk
- Promote greater independence for people without automobiles (elderly, disabled, etc.)

- Allow complementary uses to be located near each other
- Protect neighborhood character and community identity by ensuring appropriate land uses and architectural continuity

ACCESSORY DWELLING UNITS

Zoning Ordinance allows Accessory Family Dwelling Units, with some restrictions. Accessory units are intended to allow elderly residents to live with their children, thereby providing affordable housing for persons with limited incomes. Accessory units are restricted to family members of the principal householder. They are considered separate dwelling units, with their own cooking and sanitary facilities. The Town prefers that there not be a separate entrance to the accessory unit. Parking must be provided for the accessory unit, although this requirement can be waived. Accessory units can be an effective way of providing affordable housing for the elderly.

INFRASTRUCTURE

Nearly all of Bristol has access to public water and sewerage. Only Poppasquash and parts of the Mount Hope neighborhood do not have this infrastructure. Infrastructure is an asset to affordable housing development because it allows for higher densities. Multi-family housing generally cannot be built where public water and sewer are not available.

EAST BAY CDC

Non-profit housing developers are an important asset because they develop the majority of affordable housing in Rhode Island. Without strong non-profit developers, affordable housing simply does not get built. Non-profit housing developers most often take the form of community development corporations (CDCs). CDCs are community-based organizations that have a vested interest in the neighborhoods in which they work. They encourage resident participation and seek to strengthen the fabric of the neighborhood.

East Bay Community Development Corporation (EBCDC), formerly known as The Bristol Foundation, is a tremendous asset in the Town's efforts to provide affordable housing. EBCDC has been developing affordable housing in Bristol since 1989, and has 308 affordable units in Bristol, including:

- Kaiser Mill Complex Adaptive Reuse, which included 96 units of affordable elderly independent living rental housing, 92 units of elderly assisted-living rental housing (68 affordable), community space, and offices.
- 46 scattered site affordable family rental units in the Wood Street area
- 2 single-family homes that were rehabilitated and sold to low-income families. The houses were placed in a land trust with deed restrictions that ensure their long-term affordability.

EBCDC operates a land trust to ensure the long-term affordability of the homeownership units it develops. When EBCDC sells a house to a low-income family, it sells only the house, and retains ownership of the land. This significantly lowers the owner's monthly

mortgage payments. EBCDC places the land in the land trust, and leases it to the homeowner for \$1 a month plus an annual \$150 administration fee. In the future, if the owner decides to sell the home, he/she will have two options. If the owner sells to an income-qualified buyer, the land lease is transferred to the new buyer, who would pay only for the house. The original owner is allowed to make a profit, but the profit is limited by the amount the new buyer can afford to pay. If the owner chooses to sell to someone who is not income-qualified, the owner must reimburse EBCDC for the value of the land, as determined by an appraisal. This encourages owners to sell to income-qualified people. EBCDC now has three properties in its land trust, two of which are in Bristol.

From time to time EBCDC offers First-time Homebuyer Education classes through the Housing Network of Rhode Island. Demand for these classes in Bristol has been relatively low in recent years. Graduates of the classes are eligible for downpayment and closing costs assistance, either from EBCDC via Town CDBG funds or Rhode Island Housing.

EBCDC is currently focusing on its Living East Bay campaign, a \$2.1 million effort to rehabilitate and maintain its scattered site rental housing. The exteriors of the buildings will be redone, as well as upgrades to the electrical and plumbing systems. EBCDC continues to purchase multi-family and single-family buildings as they become available and rehabilitate them; however, it is difficult to find buildings priced low enough so that they are financially feasible.

Other Non-Profit Housing Developers

Besides CDCs, other non-profit organizations develop affordable housing. Examples include mental health agencies like Riverwood Mental Health Services and East Bay Mental Health Center, community action agencies like Self Help, Inc., and special population organizations like United Cerebral Palsy Rhode Island, Aids Care Ocean State, and Operation Stand Down, a homeless veteran's organization.

BRISTOL HOUSING AUTHORITY

The Bristol Housing Authority (BHA) has many assets and can be a strong partner in the Town's efforts to increase housing affordability. BHA operates 195 units of elderly public housing. There are currently 75 people on the waiting list, which translates to a 1.5 - 2 year wait.

BHA administers 226 Section 8 vouchers. Of these, approximately 140 are being used in Bristol, 60 are being used outside Bristol where rental housing is less expensive (in Providence, East Providence, and Fall River, MA), and 26 are not being used because recipients cannot find qualified apartments. Over 90% of vouchers serve Bristolians, and the rest generally serve people who formerly lived in Bristol or have family in town. Demand for Section 8 vouchers is high; BHA opened its voucher waiting list for one week in July 2003 and received 1,600 applications.

BHA's goals for the future include:

- **Develop a Section 8 Homeownership program:** HUD's Section 8 Homeownership program gives public housing authorities the discretion to allow voucher recipients to purchase a home instead of renting an apartment. Participants must be income-qualified first-time homebuyers. Vouchers can be used to pay monthly housing expenses, including mortgage payments, insurance, utilities, and taxes. For families, there is a mandatory homeownership assistance limit of 15 years; elderly and disabled recipients may receive assistance beyond 15 years. In Rhode Island, Coventry and East Greenwich currently have Section 8 Homeownership programs, and could serve as models.
- **Recruit more landlords to participate in the Section 8 voucher program:** Long-term relationships with landlords are essential to a successful Section 8 voucher program. As stated above, BHA has vouchers that are not in service because recipients cannot find a qualified apartment. It can be difficult to find landlords willing to participate in Section 8, due to HUD requirements and stigmas against Section 8 recipients. Section 8 can be beneficial to landlords because HUD guarantees its monthly rent contribution. BHA would like to actively recruit more landlords to participate in its Section 8 program, to reduce the number of unused vouchers.
- **Develop additional elderly housing units:** BHA is interested in adding on to its Benjamin Church Manor development. A couple of additional units could be built at one end of the property. BHA could also add onto existing buildings, either to create additional units or expand the size of existing units (convert efficiencies to 1-bedrooms).

TOWN PROGRAMS

The Town provides assistance to homeowners through the CDBG program. The Town receives approximately \$50,000 annually in CDBG funds. Funds are used to provide grants and/or low-interest loans for home repairs to address existing or potential code violations. Typical uses include repairs to roofs, plumbing and electrical systems. The amount awarded per recipient ranges from \$5,000-\$15,000. Recipients must be income eligible, and the majority of recipients are elderly or disabled persons. The program serves approximately 5 people per year.

The Town also offers a tax credit program for elderly homeowners. Elderly homeowners can receive a credit that ranges from up to \$6,200 for homeowners age 65-69, to up to \$10,300 for homeowners over age 75. This program is intended to help elderly residents on a fixed-income be able to afford to maintain their homes. Even if a mortgage has been completely paid, taxes and maintenance alone may be more than elderly residents can afford to spend on housing.

COMPREHENSIVE PERMITTING

Comprehensive permitting has been controversial, as for-profit developers have taken advantage of it to propose large housing developments with 100%+ density increases and 20% affordable housing. The State Legislature responded by issuing a moratorium on comprehensive permit applications by for-profit developers until January 31, 2005. Some have advocated that the entire comprehensive permitting process should be revoked. However, depending on the situation and how it is used, comprehensive permitting can be an asset and useful tool for a municipality. There are a number of examples of affordable housing developments throughout the State that have utilized the comprehensive permit process in a way that is beneficial to both the developer and the town.

Comprehensive permitting provides flexibility and allows a Town to negotiate with developers to reach an agreement acceptable to both parties. The Town can offer a limited density increase or other incentives, such as relief from zoning or subdivision regulations such as parking, set back requirements, and curbing, in exchange for a percentage of the development being set aside for affordable housing. The Town may designate certain areas as suitable for affordable housing development, in a density greater than that allowed by current zoning. Rather than amending the zoning ordinance (“spot zoning”), comprehensive permitting can be used. Even if a developer is not seeking relief, comprehensive permitting offers an expedited review process that can save a developer time and money in reduced holding costs, interest, and taxes.

Comprehensive permitting is a useful tool as long as the Town maintains control over the process. If control is ceded to an outside body, such as the State Housing Appeals Board, inappropriate development could take place. This Affordable Housing Plan will ensure that the Town maintains control over the comprehensive permit process.

FUNDING SOURCES

Subsidized grants and loans play a critical role in affordable housing development by serving as gap financing. Given market conditions such as the cost of housing/land, construction wages, materials, and the cost of complying with codes and regulations, affordable housing development generally cannot take place without subsidy financing. Affordable housing developers sell/rent housing for below market value; the difference between the affordable price and market value must be made up by some type of subsidy.

Appendix A-3 provides a brief description of numerous State and Federal affordable housing production programs. Some provide direct grants, while others offer below-market interest rate loans or are methods for attracting private equity (investment dollars) to a project. These programs can be used for new construction or the rehabilitation of existing buildings. All target households earning less than 80% of the area median income; some are restricted to households with lower incomes (50-60% of area median income).

CONCLUSION

Bristol possesses or has access to a number of assets and resources for affordable housing development. These include flexible development techniques, the infrastructure necessary to support affordable housing, and housing providers like the Bristol Housing Authority and East Bay CDC. The Town provides some programs for affordable housing, and there are a number of state and federal affordable housing production programs. The Comprehensive Permit process provides the flexibility to approve appropriate affordable housing proposals. These assets and resources provide the base for the Town to achieve its affordable housing goals.

THE PLAN

10% GOAL AND DEVELOPMENT MODEL

According to Rhode Island Housing's April 2005 calculations:

- **476** (5.55%) of 8,892 housing units are low-moderate income.
- **413** additional low-moderate units to reach its 10% goal of 889 low-moderate units.⁵
In 2010, it is estimated Bristol will have 9,192 total housing units, and its 10% requirement will be **919**.
- The Plan projects a total of **563** new affordable units for Bristol.

The goal of this Affordable Housing Plan is to create a reasonable and realistic schedule for the Town of Bristol to achieve 10% low-moderate income housing, taking into account increases in the 10% requirement number over time. The strategies and recommendations included in this Plan are the implementation pieces for achieving this schedule; they create a more supportive environment for affordable housing development and detail the number, type and location of affordable units necessary to reach 10%.

The Affordable Housing Development Model on the following page illustrates how 10% goal will change over time, and provides a schedule for Bristol to reach the 10% goal by 2030. The model indicates the number and type of units the Town needs to reach its 10%, based on the affordable housing needs identified above.

Connection with Housing Needs

It is essential that there be a connection between the type and amount of affordable housing proposed by this plan and the Town's affordable housing needs. The *Analysis of Housing Needs* section suggests Bristol should prioritize affordable housing for families, and affordable housing for the elderly. Accordingly, the Affordable Housing Development Model proposes 394 family units, and 96 elderly units. The model also addresses units for the special needs housing with 73 units. The development schedule addresses highest priority housing needs.

Feasibility

Given limited resources, it is not possible to meet the needs of every household that experiences housing problems. This plan proposes a development schedule that is both feasible and reasonable. Consideration has been given to the availability of financial subsidies, buildable land, buildings suitable for rehabilitation, and committed developers. Locations for affordable housing are discussed in the recommendations.

⁵ The 10% goal will increase over time as additional units are added to the Town's overall housing stock. The 8,892 unit count is based on calculations by RIH in April 2005. The development model is based on 60 new units per year.

Table 12: AFFORDABLE HOUSING DEVELOPMENT MODEL(Revised July 2005 per SPP comments)

Progress Towards the 10% Goal Over Time*							
	2004	2010	2015	2020	2025		
Total Housing Units**	8,892	9,192	9,192	9,792	9,792		
10 % goal	889	919	919	979	979		
Number of Affordable Units							
Existing and Proposed by Plan	476	625	776	925	1077		
% Affordable	5.35%	6.80%	8.44%	9.45%	11.00%		
If Bristol were to meet the 10% goal in this year, the number of additional affordable units needed would be	413	294	143	54	0		
Type of Housing						Total	
Family Housing		100	100	100	100	400	
Elderly Housing		30	30	30	29	119	
Housing for Persons with Special Needs		19	19	19	19	76	
Total New Units:	149	149	149	148		595	
* Assumes 60 building permits per year							
** The 2005 number is based on a calculation by RIH in April 2005.							
The 2010, 2015, 2020, 2025, numbers are based on an estimated 60 building permits per year.							
Typically, the number of housing units in a community is only updated at the decennial census, this is why the 2015, and 2025 numbers refer to the 2010 and 2020 numbers.							
*** The Buildout Analysis discussed in Table 11 does not incorporate housing units created through adaptive re-use and rehabilitation, therefore this number is larger than the buildout number shown in Table 11.							

Low to Moderate Income Units by Household Type and Tenure

Development Strategy	Totals by Strategy	Elderly		Family		Special Needs		
		Rental	HO	Rental	HO	Rental	HO	
Inclusionary Zoning	75				75			75
Duplexes & MF in R-10	49	10		19		10	10	49
Duplexes in R-15 & R-20	18			8	10			18
Rehab in Low-Mod Census Area	212	15	29	41	100	27		212
Accessory Apts	25	15				10		25
Adaptive Reuse	73	20		47	6			73
Infill Development	81	14	3	15	45	4		81
Identified Sites	58	9		10	24	15		58
Pending Comp Permits	4	4						4
	595							
Total low-mod units added	595							595
Totals by HH type & rental or ownership		87	32	140	260	66	10	
Totals by HH type		119		400		76		
Future Need Goal by CHAS data		GOAL 96		GOAL 394		GOAL 73		

Time Frame for Strategies

Strategy	Year 1-5	Year 6-10	Year 11-15	Year 16-20	Projected Totals*
Inclusionary Zoning	18	19	19	19	75
Duplexes & MF in R-10	11	11	11	10	49
Duplexes in R-15 & R-20	4	4	4	4	18
Rehab in Low-Mod Census Area	47	47	47	46	212
Accessory Apts	6	6	5	5	25
Adaptive Reuse	24	15	15	19	73
Infill Development	19	22	20	20	81
Identified Sites	12	12	12	12	58
Pending Comp Permits	4				4
Total					595

*using number of units required to meet 10% goal

AFFORDABLE HOUSING GOALS

Through meetings with the Town's Affordable Housing Committee, the Town of Bristol has developed the following affordable housing goals. These goals are the basis on which the strategies and actions described later in this document were developed. The Town of Bristol's affordable housing goals are as follows:

- 1. Create a Diversity of Housing Types that Meets the Current and Future Needs of Low-Moderate Income Residents, Employees, and Special Needs Populations.** While Bristol does currently have housing for the elderly, families, single persons, and special needs populations, the majority of housing being built in Bristol is out of the reach of the low-mod populations. The housing gap this causes will continue to grow unless Bristol continues to actively and aggressively pursue the development of affordable housing within the town.
- 2. Meet and Surpass the 10% Goal for Affordable Housing.** In 2030 there will be a 532 unit gap between the State's affordable housing goal and the affordable housing stock currently available in Bristol. The strategies devised by the Town will ensure that this gap is lessened if not entirely eliminated at build out.

The Town of Bristol plans to achieve the goals described above through four comprehensive strategies:

- 1. Revise the zoning ordinance to promote affordable housing and housing that meets the needs of all Bristol citizens.**
- 2. Identify potential locations for affordable housing development.**
- 3. Strengthen partnerships and build community support for affordable housing development.**
- 4. Identify existing and new resources for affordable housing development.**
- 5. Ensure the long term affordability of housing.**

These four strategy areas are designed to be realistic, practical, and consistent with the Town's affordable housing goals. The plan concludes with an Action Table which serves as the implementation tool for the plan. The Action Table includes the responsible parties, cost, funding source, and timeframe for the development of affordable housing in Bristol.

STRATEGIES

1. Revise the Zoning Ordinance to Promote Affordable Housing.

Issue-The majority of residential land in Bristol is zoned R-20, R-40, and R-10. Multi-family housing is allowed by right in the R-6 zone, as well as in the LB, D, and W zones, but is prohibited everywhere else. Duplexes are allowed by right in the R-10, R-8, and R-6 zones, as well as in the LB, D, and W zones. These restrictions make it more difficult to develop affordable housing. The Town will use the resources identified in Strategy Four to subsidize the cost of creating affordable housing within Bristol.

Recommended Actions

Action Item 1.1: Allow Multi-family housing by Special Permit in the R-10 zone.

Amend the zoning ordinance to allow 2-4 unit buildings in R-10 zone. The Town will provide tax incentives to landowners who build multi-family housing in these zones in return for a deed restriction being placed on the property to ensure long term affordability. This zoning change would allow for the creation of 139 additional dwelling units. The Bristol Planning Department assumes that at least 35% of these new units would be affordable, thereby creating at least 49 new affordable housing units. *The estimated figure was achieved from a review by the Town Planner of plat maps and identified lots.* **To provide incentive for property owners to create a deed restricted affordable unit, the Town will limit the property taxes on the deed restricted unit to 8% of the gross income received from the unit. As part of the revisions to the Town Zoning Ordinance, the Town will create standards for the Multi-family housing Special Permits.**

Action Item 1.2: Mandate Inclusionary Zoning for all proposed developments greater than Four Units.

Inclusionary zoning has been proven nationally as an effective tool for incorporating affordable housing into new developments. A mandatory inclusionary zoning ordinance would require the provision of a minimum percentage of affordable units (20%) in all residential developments of four or more units, including subdivisions, condominium, and rental developments. The Town will provide a variety of incentives including but not limited to tax breaks and density bonuses as compensation for the affordable unit requirements. In cases where including affordable units is not feasible, the Town will require the developer to make an offsite exaction, such as building the affordable units elsewhere, donating land to a housing trust fund, or paying an in-lieu-of fee to the Town's Affordable Housing Trust Fund. On average, there are between 2 and 3 developments a year with greater than 4 units in Bristol per year. The implementation of inclusionary zoning will yield approximately six affordable units per year for Bristol. *Based on the history of both subdivisions and multi-family development applications, the Town expects it should meet the estimated 6 units per year.*

Many of the locations listed on the locations summary chart are sites where inclusionary zoning would apply, in addition to larger subdivisions.

Action Item 1.3: Allow Duplexes by Right in the R-15 and R-20 zones when deed restricted to ensure long term affordability. The zoning ordinance will be amended to allow duplexes by right in the R-15 and R-20 zones when they are deed restricted as affordable units. The Town will provide incentives such as tax breaks to property owners who elect to build an affordable unit. **Duplexes will only be allowed in the R-15 and R-20 zones if they are deed restricted as affordable, however, both units of the duplex do not need to be affordable. In order to qualify, only one unit of the duplex needs to be deed restricted as affordable. The Planning dept. estimates that this could create an additional 18 affordable units for the Town. To provide incentive for property owners to create a deed restricted affordable unit, the Town will limit the property taxes on the deed restricted unit to 8% of the gross income received from the unit.**

Action Item 1.4: Revise the Accessory Dwelling Unit Ordinance to Allow Non-Family Units in the R-6, R-10, R-15, LB, Downtown, and Waterfront districts. Currently accessory dwelling unit ordinance can only be applied when used for family members. The Town will revise the ordinance to allow non-family member accessory units in the R-6, R-10, R-15, LB, Downtown, and Waterfront districts, provided that the accessory units are deed restricted as affordable units for at least 30 years. **The Town estimates this will provide at least 50 deed restricted affordable units over the next 25 years. To provide incentive for property owners to create a deed restricted affordable unit, the Town will limit the property taxes on the deed restricted unit to 8% of the gross income received from the unit.**

2. Identify Locations for Affordable Housing Development.

Issue-Bristol does not want to create large affordable housing developments for specific income groups. The Town prefers smaller developments scattered throughout the Town, so that affordable housing is not clustered in one neighborhood. Affordable housing should be integrated with market-rate housing. Affordable housing should be designed so as to blend with surrounding market-rate housing in terms of architectural style.

The Locations Summary Chart on the following pages identifies the sites the Affordable Housing Committee has recognized as appropriate locations for affordable housing development. The Potential Housing Locations Map found in the Appendix, details the information provided in the Locations Summary Chart. The Action Items of this section address these locations and others that are not yet identified.

The Chart has been revised (Revision I) to account for site constraints which reduces the initial density projections made.

POTENTIAL LOCATIONS SUMMARY CHART

Location	Current Zoning	Zoning Needed	Total Units*	Range of Affordable Units	
<i>Inclusionary Zoning</i>	Varies	Same	375	75	120
<i>Duplexes and Multi-family in R-10</i>	R-10	Same	139	49	49
<i>Duplexes in R-15 & R-20</i>	R-15 & R-20	Same	18	18	18
<i>Rehabilitation in Low Mod Census Area</i>	R-6, R-10, R-15	Same	2,120	212	212
<i>Accessory Apartments</i>	Varies	Same	75	25	50
<i>Adaptive Reuse</i>					
Fulflex	M	Comp. Permit	50-75	15	30
Armeao	M	Comp. Permit	21	6	6
49 Bradford St.	R-6	Same		4	4
Decommissioned schools	R-6	Same		48	48
<i>Infill Development</i>					
Vacant Lots in R-10 district	R-10	R-10	48	12	12
Nunes Property (Chestnut St.)	R-15	Comp. Permit	12	4	4
Sherry at Juniper Hill (Plat 27, Lot 43)	R-10	Amended R-10	7	2	2
State Land at Bayview (Plate 27, Lot 100)	R-10	Amended R-10	9	2	2
Francis Gravel Bank at Bayview (Plat 48, Lot 8)	R-10	Amended R-10	24	6	6
Goulart at Metacom (Plat 87, Lots 1 and 18)	R-10	Amended R-10	35	7	7
ELJ at Metacom (Plat 90, Lots 1,24 and 25)**	R-10	Amended R-10	12	3	3
Town at San Francisco (Plat 90, Lot 67)	R-10	Amended R-10	10	2	2
KenDan LLC at Gooding (Plat 11, Lot 1)	GB	Comp. Permit	20	5	5
King Nursery (Bay View Ave.)	R-10	Amended R-6	29	6	6

Town of Bristol Affordable Housing Production Plan November 2004

Revision I to address State comments February 8, 2005

Revision II to address State comments April 20, 2005

Revision III to address conditions of State Approval June 8, 2005

Coehlo at Gooding (Plat 111, Lots 2, 42,43)	GB	Comp. Permit	16	4	4
Stephenson off Annawan (Plat 127B, Lot 6)	R-15	Amended R-15	14	3	3
Stephenson in Mason Farm (Plat 138, Lots 3, 4, 9, 10, 17)	R-15	Amended R-15	25	6	6
Rego/Ramos at Metacom (Plat 128, Lots 15, 16)	GB	Comp. Permit	6	2	2
Francis Bros. off of Harrison Street (former gravel bank) (Plat 133, Lots 3,4)	R-15	Amended R-15	14	3	3
Pagnano Farm (combination open space and affordable housing development) (Plat 134, Lots 4, 7)	R-15	No Change	8	8	8
Raposa at Metacom (Cow Wall), (Plat 150A, Lot 17)	R-15	Amended R-15	5	2	2
Tavares Farm at Metacom (Phase II) (Plat 92, Lot 2)			8	4	4
Identified Sites					
Perry Nursery at Metacom (Plat 159, Lot 1034)	LB	Comp. Permit	8	4	4
Brito Metacom Condos	Under Construction		82	17	17
EBCDC on Wood Street	R-6	Amended R-6	4	4	4
Benjamin Church Manor	R-10	Amended R-6	39	25	39
Rhode Island Veterans Home	R-10	Amended R-6		8	8
Pending Comp. Permits					
Reservoir Avenue		Comp. Permit.	12	4	4
Total Units Identified			3245		
Total Affordable Units Identified				595	694
Total Affordable Units Required				563	
*Potential units based on preliminary site analysis, buildout of each site will be specific to each development proposal.					

**East Bay CDD has recently obtained a purchase and sales agreement on this location. There is an ongoing discussion with the Town and East Bay CDC as to the final project density and number of affordable units.

Recommended Actions

Action Item 2.1: Target Existing Housing in Need of Rehabilitation for Affordable Housing. The 2000 Census identified eight (8) low-moderate income Census block groups in Bristol.⁶ This is an increase over 1990, when there were only 3 low-mod block groups. The low-mod area is generally located downtown, bounded by Gooding Avenue, Metacom Avenue, Hope Street, and Ferry Road. Map 1 in the appendix details the locations of the low-moderate income Census block groups.

The Town has targeted this area for revitalization, through its CDBG program and other investments. As part of this revitalization effort, the Town will encourage affordable housing to be developed here, especially through the rehabilitation of existing 1-4 family homes. East Bay CDC can purchase homes in these neighborhoods as they become available, rehabilitate them, and rent/sell them to low-income households. Another approach is for the Town or other sources to provide grants/loans for home repairs and maintenance, provided the units are deed restricted to low-income households for a set period of time (30 years) beyond the scope of the existing Bristol Home Repair Program.

The low-mod Census area is ideal for affordable housing because it has the infrastructure (public water and sewer) necessary to support more dense development, and it provides access to shopping, religious institutions, government services, and public transportation. **There are 2,120 rental housing units in the low-mod area; assuming at least 10 % of them are rehabilitated as affordable housing, this would generate 212 affordable units for the Town.**

Action Item 2.2: Adaptively reuse underutilized sites and buildings to create mixed-use, live/work communities containing affordable housing. The adaptive reuse of underutilized buildings has become a popular community development strategy. It removes an eyesore from the community while promoting new development. Adaptive reuse can accommodate a mix of uses (industry, retail, office, residential), as well as mixed-incomes. The Kaiser Mill redevelopment is an excellent example of adaptive reuse.

Bristol has placed a high priority on maintaining and preserving industrial land, both undeveloped and underutilized parcels. However, these sites may present opportunities for mixed-use development, combining multi-family residential, commercial, office and/or light industry. With mixed-use adaptive reuse, underutilized buildings can be revitalized, industrial uses can be maintained, and multi-family housing can be incorporated into a vibrant live/work environment. Residents would be able to walk to work, and could have access to other services such as shopping and public transportation.

⁶ A Low-moderate income block group is defined as at least 50% of the population earning less than 80% of the area median income. eight Low-Mod Block Groups are Tract 307, Block Groups 1-5; Tract 308, Block Groups 1 and 2; and Tract 309.02, Block Group 4.

Potential sites for mixed-use development and/or adaptive reuse in Bristol include:

Fulflex Mill

East Bay CDC Proposed 202 in N. Central Bristol

Potential decommissioned schools

- Reynolds
- Oliver
- Byfield
- Walley
- Andrews

The Town will support the adaptive reuse of these sites into affordable housing.

Action Item 2.3: Create affordable housing via Infill Development. Rehabilitation and adaptive reuse alone will not meet housing needs. Some affordable housing is needed via new construction. Infill development can incorporate affordable housing into mixed-income neighborhoods. Mixed-income neighborhoods foster a greater sense of community for low and moderate income households, and help reduce the stigma associated with affordable housing.

The following locations have been identified as appropriate for affordable housing development through infill development. In some cases, all of the units will be affordable; in all cases at least 20% of housing developed at these locations will be affordable.

Chestnut St

King Nursery (Bay View Ave)

Bristol County Water Authority (49 Bradford St)

Action Item 2.4: Develop Affordable Housing at Appropriate Identified Sites. There are sites throughout Bristol appropriate for the development of affordable housing. The following locations have been identified as appropriate for affordable housing development through a combination of rehabilitation and new construction.

Benjamin Church Manor (New construction on property owned by the Bristol Housing Authority)

Rhode Island Veteran's Home (Rehabilitation and new construction)

Action Item 2.5: Monitor Potentially Appropriate Sites for Feasibility of Affordable Housing Development. There are sites in Bristol which could be developed as affordable housing if their current uses as industrial sites were to cease. The Town will monitor these identified locations to facilitate the properties development as affordable housing if they become available. These properties include:

I Shalom (Part of the Kaiser Mill Complex)

It is estimated that I Shalom could accommodate 50 affordable units.

Action Item 2.6: Identify Locations Which are Suitable for Development Using Low Income Housing Tax Credits. The Town is committed to using all available resources for the development of affordable housing. This includes LIHTC. The Town feels that several parcels currently designated for open space protection could accomplish both open space protection and affordable housing using the LIHTC. The Town plans to follow the Vermont Land Trust Model, wherein a parcel is purchased for open space protection, with a small portion of the parcel being sold to a non-profit for affordable housing development in order to finance the open space protection. Sites identified for LIHTC projects using the Vermont Land Trust Model include the following.

Rhode Island Veterans Home

Should a portion of this property be developed using LIHTC, it would yield at a minimum 30 new affordable units for the town.

Action Item 2.7: Encourage a Partnership with Roger Williams University and EBCDC to Develop the Excess Land at the Almedia Court Apartments as Affordable Housing. Roger Williams University provides housing to a number of its students through the Almedia Court Apartment Complex. This complex has a large parcel of vacant land associated with it. The Town will encourage a partnership between RWU and EBCDC to develop affordable housing at this site. The housing developed at this site could be mixed student and affordable housing or it could be 100% affordable units. The Town estimates that at least 30 units could be developed at this site.

Action Item 2.8: Encourage the Construction of Affordable Housing that Meets the Needs of Residents. Demographics indicate that the most pressing need in Bristol is for affordable units for families, followed by housing for the elderly, and housing for special needs populations. The Town has set the following targets for each of the above mentioned housing types:

Family Housing	394 units
Elderly Housing	96 units
Special Needs Housing	73 units

3. Strengthen Partnerships and Build Community Support for Affordable Housing.

Issue- Without strong community leadership, the affordable housing gap in Bristol will continue to grow. It should be the responsibility of a single entity to research the community's needs, develop affordable housing goals and objectives, and identify/implement Action Items to achieve the desired results.

Recommended Actions

Action Item 3.1: Establish a Permanent Bristol Affordable Housing Advisory Committee. The Town formed an Affordable Housing Plan Working Committee to guide the development of this plan. A similar standing committee should be formed after the plan is adopted to serve as an advocate for affordable housing in Bristol. The Committee will be led by a nine-person Board comprised of representatives from the fields of affordable housing development, banking, real estate, business, and local community organizations (churches, charities, etc.). This citizen Board would represent the broader community's support for affordable housing. Financial costs associated with Committee would be minimal. The Town's Planning and/or Community Development Department would provide staff support.

The Committee's roles would include:

- **Oversee the implementation of the Affordable Housing Plan:** The Committee would monitor the implementation of the Affordable Housing Plan, and report annually to the Town Council on the Plan's progress. The Town Council would be responsible for ensuring the Plan is implemented.
- **Identify locations for future affordable housing development:** A major role of the Committee should be to identify sites for affordable housing on an ongoing basis, through advertising and/or soliciting proposals. This provides a mechanism for replenishing the list of locations included in the plan, and will make the plan a dynamic document. The Planning Department will evaluate the locations recommended by the Committee to determine their suitability for affordable housing development.
- **Endorse appropriate affordable housing proposals:** The Committee should begin a program of endorsing affordable housing proposals that meet the criteria set by the Town and this plan. An endorsement from the Committee would show community support for affordable housing, and could expedite the approval process. Endorsements would be a source of prestige and developers would actively seek them out. This would encourage affordable housing proposals that are in line with the Town's objectives and priorities.

- Strengthen partnerships and working relationships for affordable housing: The Committee should assist in fostering and maintaining strong, supportive relationships between Town government; the Bristol Housing Authority; non-profit developers such as East Bay CDC; and for-profit affordable housing developers. The Committee should help these groups share resources and information. Establishing affordable housing as a priority and addressing the recommendations included in this Plan will set the stage for partnerships and working relationships.
- Raise awareness of affordable housing needs through public education: An educational program should be developed that more accurately describes the population in need of affordable housing, namely working families, children of current residents, and the elderly. This would help dispel the negative connotations commonly associated with affordable housing and combat NIMBYism (Not In My Back Yard). The Town could provide residents with information about affordable homeownership and rental opportunities and could encourage public discussion of these issues with Town officials and local affordable housing developers.
- Research affordable housing issues: A number of issues and ideas arose during the planning process that are beyond the scope of this plan. These ideas warrant further research, including:
 - Town rent subsidies for affordable housing; could be tax breaks for apartment owners, tax or tenant-based subsidies
 - Impact fees on all new residential development to fund the Affordable Housing Trust Fund

Action Item 3.2: Encourage and assist the Bristol Housing Authority to become a more active affordable housing provider. The Bristol Housing Authority (BHA) can play a larger role in providing affordable housing in Bristol. The Town can assist BHA in the following ways:

- Support BHA in developing additional affordable housing at Benjamin Church Manor: BHA owns approximately 1 acre of undeveloped land at the southeastern corner of Benjamin Church Manor that could accommodate additional elderly units. BHA will conduct a feasibility study to determine what can be developed at this site.
- Support BHA in creating a Section 8 Homeownership program: The Bristol Housing Authority has expressed an interest in developing a Section 8 Homeownership program. HUD has given public housing authorities the discretion to allow Section 8 voucher recipients to purchase a home instead of renting an apartment. Participants must be income-qualified first-time homebuyers. Vouchers can be used to pay monthly housing expenses, including mortgage payments, insurance, utilities, and taxes. For families, there is a mandatory homeownership assistance limit of 15 years; elderly and disabled recipients may receive assistance beyond 15 years. In Rhode

Island, Coventry and East Greenwich currently have Section 8 Homeownership programs, and could serve as models. Participants could take advantage of EBCDC's first-time homebuyer education classes.

- Assist BHA in recruiting more landlords to participate in the Section 8 voucher program: Long-term relationships with landlords are essential to a successful Section 8 voucher program. BHA has vouchers that are not in service because recipients cannot find a qualified apartment. The Planning and Zoning Boards could encourage multi-family housing developers to participate in BHA's Section 8 program, perhaps going as far as making Section 8 participation a condition of Planning/Zoning approval.
- Assist BHA in recruiting landlords to participate in a Project based Section 8 program. Currently Section 8 vouchers do not count towards the Town's 10% goal as they are portable and can be used outside the community limits. A housing authority may set aside 15% of its vouchers to be assigned to a specific project with a 5 year renewable contract. When Section 8 vouchers are project based, they lose their portability and if the participating property owners agree to keep those units Section 8 project based for 30 years, the vouchers would then count towards the Town's 10% goal.

Action Item 3.3: Work with East Bay CDC and non-profit special populations organizations to develop affordable housing in Bristol. The Town will encourage and work with East Bay CDC, Riverwood Mental Health Services, East Bay Mental Health Center, and other non-profit organizations to develop affordable housing in Bristol. East Bay CDC should continue to develop affordable family and elderly housing. They should pursue their HUD 202 project, and continue to purchase homes as they become available, rehabilitate them, and sell/rent them to low-income households. East Bay CDC could partner with other organizations to develop affordable housing for persons with special needs. This partnership would combine East Bay CDC's development expertise with another organization's capacity to provide supportive services.

The Town can assist non-profit developers by identifying sites suitable for affordable housing, providing funding through the Affordable Housing Trust Fund, and providing support at development review hearings.

Action Item 3.4 Partner with the East Bay Chamber of Commerce in promoting the economic benefits of affordable housing. The lack of workforce housing has become a critical issue in the business community. A 2004 study released by Fleet Bank and the Rhode Island Public Expenditures Council emphasizes the relationship between affordable housing and economic development. For every 10 jobs created, 7 housing units (affordable and market rate) are needed. Chambers of Commerce across the country have been active in workforce housing development. The Town will work with

the Chamber of Commerce in raising awareness of this issue and promoting employer participation in providing affordable workforce housing.

Action Item 3.5: Encourage Roger Williams University to develop an Affordable Housing Center. Roger Williams University has a number of academic assets, including strong architecture and business programs. RWU faculty and students can provide a number of in-kind services in efforts to develop creative ways of providing affordable housing. The Town should encourage and work with RWU to develop an Affordable Housing Center. The Center could work in the following areas:

- Explore new design and materials advances in housing development
- Research innovative funding mechanisms and land-use techniques for providing affordable housing

Action Item 3.6: Encourage the Mt. Hope High School building class to rehabilitate older buildings in Town which can be sold as affordable housing. The Mount Hope Building class constructs a home each year. As time goes on and vacant land becomes more difficult to acquire, the Town will encourage the building class to rehabilitate homes for affordable housing development. This will serve the Town's need for more affordable housing and the building classes need for a work site.

4. Identify Existing and New Resources for Affordable Housing Development.

Issue-Now and in the future Bristol must identify the resources available to facilitate the development of affordable housing.

Recommended Actions

Action Item 4.1: Establish an Affordable Housing Trust Fund. A local Affordable Housing Trust Fund would receive and manage funds for affordable housing development and preservation in Bristol. There are currently no local funding resources for affordable housing development in Bristol. An Affordable Housing Trust Fund would address this need.

Potential sources to contribute to an Affordable Housing Trust Fund include:⁷

- The Town's portion of the State Real Estate Conveyance Tax
- In-lieu of fees from Inclusionary Zoning
- HOME funds
- Private contributions and charitable donations
- Private Foundations
- Land donations
- Developer impact fees (possibly from commercial development)

The Trust Fund could be used for the following:

- Development subsidies for individual affordable homeownership units
- Gap financing for affordable rental developments (Developers will also apply to Rhode Island Housing for gap financing)
- Closing costs and down payment assistance for eligible first-time homebuyers purchasing houses through East Bay CDC's land trust
- Feasibility studies and predevelopment costs born by affordable housing developers

Bristol will apply to Rhode Island Housing for start up money to capitalize the Affordable Housing Trust Fund.

⁷ There are other local sources of funding the Town could use to support affordable housing development that cannot be placed in the Affordable Housing Trust Fund. For instance, CDBG funds cannot be used in an Affordable Housing Trust Fund because of federal regulations governing how long CDBG can be held prior to expenditure and the types of account in which funds may be held. However, where feasible, the Town will request CDBG funds on an annual basis for affordable housing proposals that are ready to be developed in that year. The Town will also, whenever possible, earmark CDBG Program Income funds for Affordable Housing Trust Fund purposes. Program Income funds are governed by different regulations.

Action Item 4.2: Maximize existing federal and state funding sources for affordable housing development. For- and non-profit developers should make the best possible use of the following affordable housing development resources:

Source	Program Name	Source	Program Name	Source	Program Name
HUD	Section 202 (Elderly)	RIH	Low-Interest Mortgages	FHLB	Affordable Housing Program
	Section 811 (Special Needs)		Home Repair Loans	Fed	Low Income Housing Tax Credits
	Continuum of Care (Homeless)		Next Step (transitional housing)	Fed	Federal Historic Preservation Tax Credits
	Emergency Shelter Grants (Homeless)		Pre-development loans	State	Rhode Island State Historic Preservation Residential Tax Credit
	Housing Opportunities for Persons with AIDS (HOPWA)		Preservation (Section 8 apartments)	State	Neighborhood Opportunities Program (NOP)
	HOME Investment Partnerships Program (HOME)		Rental Housing Production Program		Family Housing Program Supportive Housing Program Building Better Communities
	Community Development Block Grant (CDBG)		Targeted Loans		
	Section 108 (Loan Guarantees)		Technical Assistance		
			Thresholds (Mental Illness)		

RIH = Rhode Island Housing, FHLB = Federal Home Loan Bank (Boston)

HUD = U.S. Dept. of Housing and Urban Development

These programs are described in further detail in the Appendix.

Action Item 4.3: Encourage the East Bay CDC to revise its Housing Land Trust to guarantee long-term affordability. East Bay CDC operates a Housing Land Trust to preserve the long-term affordability of the homeownership units it develops. However, East Bay CDC's land trust model does not guarantee long-term affordability, because owners can opt out of the land trust. If a land trust homeowner chooses to sell his/her house to someone who is not income-qualified, the property is removed from the land trust, both the property and the house are sold, and the seller must reimburse East Bay CDC for the value of the land. If this happens, the long-term affordability of the property is lost. The town should encourage the East Bay CDC to revise its land trust model to prevent owners from opting out.

Action Item 4.4: Preserve and Maintain Existing Housing. Existing housing is an important resource of affordable housing. The following steps will be taken:

- **Develop means to ensure the adequate maintenance of rental housing:** Rental housing is often improperly maintained, especially buildings owned by non-resident landlords. The Town will develop a program to ensure that property owners maintain their buildings, and that they meet building code requirements. One method to encourage adequate maintenance would be to require the registration of home addresses for all non-resident landlords to ensure communication can be made. Pawtucket currently utilizes this approach.
- **Continue and expand the Town's CDBG home repair and home maintenance grant and loan programs:** The Town provides assistance to homeowners through the CDBG program. The Town receives approximately \$50,000 annually in CDBG funds. Funds are used to provide grants and/or low-interest loans for home repairs to address existing or potential code violations. Typical uses include repairs to roofs, plumbing and electrical systems. The amount awarded per recipient ranges from \$5,000-\$15,000. Recipients must be income eligible, and the majority of recipients are elderly or disabled persons. The program serves approximately 5 people per year. The Town will also offer larger grants and/or loans (up to \$30,000) to qualified recipients in exchange for a Long Term Affordability restriction being placed on the property.⁸

⁸ If the qualified recipients not wish to place a long term affordability restriction on their property, they would still be eligible for the \$5,000-\$15,000 grant and loan programs.

5. Implement programs which ensure the long term affordability of housing.

Issue-Without oversight the potential exists for affordable housing to be lost over the passage of time.

Recommended Actions

Action Item 5.1: Use East Bay CDC's housing land trust to preserve affordable units over the long term. Use of the EBCDC land trust program will allow Bristol to ensure that new affordable homeownership units are not lost with the passage of time.

How Will the EBCDC Land Trust work in Bristol?

A family wishes to provide a housing opportunity to their daughter/son so that they can afford to live in Bristol. Their existing home is located on an 11,000s.f. lot within the downtown. They subdivide their lot and donate the vacant new lot to the land trust for development of an affordable house for their family member who meets HUD's income affordability guidelines. The land trust builds a house at an affordable price and sells the improvements (house only) to the family member. The family member signs a 99 year lease with the land trust and pays a nominal monthly lease fee to the land trust. Resale of the house is restricted to a price that will be affordable to another income-qualified family.

Action Item 5.2: Create a monitoring program for deed restricted affordable rental units. The Town will create a program in which the Bristol Housing Authority will annually monitor the rental of deed restricted affordable units to appropriate income qualified families. This program will ensure that housing units with long term affordability deed restrictions on them are not lost over time.

Action Item 5.3: Explore Other Affordability Mechanisms where appropriate. The Town of Bristol recognizes that other mechanisms may exist other than the Land Trust program and deed restrictions to create permanently affordable housing. For this reason, the Town will carefully explore other options which may benefit the Bristol affordable housing stock.

ACTION TABLE

The following Action Table serves as an implementation tool for the plan's recommendations. The Action Table outlines the responsible party, cost, funding source, and timeframe for each recommendation.

The following acronyms are used in the Action Table:

TC:	Town Council
PB:	Planning Board
PD:	Planning Department
HA:	Bristol Housing Authority
AC:	Bristol Affordable Housing Advisory Committee
NP:	Non-Profit Developer/ Provider
FP:	For-Profit Developer
HUD:	U.S. Department of Housing and Urban Development
RIH:	Rhode Island Housing
Lead:	RI Housing Lead grants
NOP:	Neighborhood Opportunities Program
CDBG:	Community Development Block Grant
TF:	Local Affordable Housing Trust Fund
LIHTC:	Low Income Housing Tax Credits

STRATEGIES	Responsible Party	Cost	Source	Time Frame
Revise the Zoning Ordinance to Promote Affordable Housing				
1.1. Allow Multi-Family Housing by Special Permit in the R-6 and R-10 zones.	TC, PB, PD	\$50,000-\$100,000 per unit	Home, CDBG, NOP, BBC, etc	Within 1 year of plan adoption
1.2. Mandate Inclusionary Zoning for all Proposed Developments Greater Than Four Units	TC, PB, PD	\$50,000-\$100,000 per unit	Home, CDBG, NOP, BBC, etc	Within 1 year of plan adoption
1.3. Allow Duplexes By-Right in the R-20 and R-40 Zones.	TC, PB, PD	\$50,000-\$100,000 per unit	Home, CDBG, NOP, BBC, etc	Within 1 year of plan adoption
1.4. Revise the Accessory Dwelling Unit Ordinance to Allow Non-Family Units in the Low-Mod Census Tracts	TC, PB, PD	\$50,000-\$100,000 per unit	Home, CDBG, NOP, BBC, etc	Within 1 year of plan adoption
Identify Locations for Affordable Housing Development				
2.1. Target Existing Housing In Need of Rehabilitation for Affordable Housing	PD, AC, FP, NP	\$50,000-\$100,000 per unit	Home, CDBG, NOP, BBC, etc	Ongoing
2.2. Adaptively Reuse Underutilized Sites and Buildings to Create Mixed-Use, Live/Work Communities Containing Affordable Housing	PD, AC, FP, NP	\$50,000-\$100,000 per unit	Home, CDBG, NOP, BBC, etc	Ongoing
2.3. Create Affordable Housing Via Infill Development	PD, AC, FP, NP	\$50,000-\$100,000 per unit	Home, CDBG, NOP, BBC, etc	Ongoing
2.4. Develop Affordable Housing at Appropriate Identified Sites	PD, AC, FP, NP	\$50,000-\$100,000 per unit	Home, CDBG, NOP, BBC, etc	Ongoing
2.5. Monitor Potentially Appropriate Sites for Feasibility of Affordable Housing Development	AC	\$50,000-\$100,000 per unit	Home, CDBG, NOP, BBC, etc	Ongoing
2.6. Identify Locations Which are Suitable for Development Using Low Income Housing Tax Credits	PB, PD, AC, NP, FP	\$50,000-\$100,000 per unit	LIHTC	Ongoing

2.7 Encourage a Partnership Between Roger Williams University and EBCDC to Develop Excess Land at the Almedia Court Apartments as Affordable Housing.	AC, PB, PD	\$50,000-\$100,000 per unit	Home, CDBG, NOP, BBC, etc	Within 5 years of plan adoption
2.8 Encourage the Construction of Affordable Housing that Meets the Needs of Residents	PD, AC, FP, NP	\$50,000-\$100,000 per unit	Home, CDBG, NOP, BBC, etc	Ongoing
Strengthen Partnerships and Build Community Support for Affordable Housing				
3.1 Establish a Permanent Bristol Affordable Housing Advisory Committee	TC	No Direct Costs	CDBG for staffing	Within 1 year of plan adoption
3.2 Assist the Bristol Housing Authority in becoming a more active affordable housing provider	AHC, HA	To be determined	HUD	Ongoing
3.3 Work with East Bay CDC and other non-profit developers to develop affordable housing in Bristol	AHC, NP	\$50,000-100,000 per unit	All	Ongoing
3.4 Partner with the East Bay Chamber of Commerce in promoting the economic benefits of affordable housing	AHC, Chamber	No Direct Costs	N/A	Within 5 years of plan adoption
3.5 Encourage Roger Williams University to develop an Affordable Housing Center	AHC, PD, RWU	To be determined	N/A	Within 5 years of plan adoption
3.6 Encourage the Mt. Hope High School Building Class to rehabilitate homes and sell them as affordable housing.	AHC, PD	No Direct Costs		Ongoing
Identify Existing and New Resources for Affordable Housing Development				
4.1 Establish an Affordable Housing Trust Fund	TC	\$300,000+	HOME, RIH, CDBG, Other	Within 1 year of plan adoption
4.2 Maximize Existing Federal and State Funding Resources for Affordable Housing Development	NP,FP	No Direct Costs	All	Ongoing
4.3 Encourage East Bay CDC to Revise its Housing Land Trust to Guarantee Long Term Affordability	TC, HA	To be Determined	RIH, Trust Fund	Within 1 year of plan adoption
4.4 Preserve and Maintain Existing Housing	PD	\$0 - \$3,000 per unit	CDBG	Ongoing
Implement Programs Which Ensure the Long Term Affordability of Bristol's Housing				
5.1 Use the EBCDC land trust to preserve units as affordable over the long term.	EBCDC	No Direct Costs	N/A	Ongoing

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5.2 Create a monitoring program for deed restricted affordable rental units.	PD, BHA	No Direct Costs	N/A	Within 1 year of plan adoption
5.3 Explore other affordability mechanisms where appropriate.	PD, PB, AHC	No Direct Costs	N/A	Ongoing

APPENDIX

Table A-1: Population and Household Data

	Bristol			Bristol County			State		
	1990	2000	% ch	1990	2000	% ch	1990	2000	% ch
Population	21,625	22,469	3.9%	48,859	50,648	3.7%	1,003,464	1,048,319	4.5%
Households	7,399	8,314	12.4%	17,521	19,033	8.6%	377,080	408,412	8.3%
Family		5,650	(68.0%)		13,359	(70.2%)		265,398	(65.0%)
Non-Family		2,664	(32.0%)		5,674	(29.8%)		143,026	(35.0%)
Elderly (65+)		2,563	(30.8%)		5,602	(29.4%)		107,335	(26.3%)
Avg. Household Size		2.45			2.52			2.47	

Source: U.S. Census Bureau

Table A-2: Income Data

	Bristol			Bristol County			State		
	1990	2000	% ch	1990	2000	% ch	1990	2000	% ch
Median Household Income	\$34,165	\$43,689	27.9%	\$37,539	\$50,737	35.2%	\$32,181	\$42,090	30.8%
Median Owner Household Income		\$57,599			\$63,960			\$56,559	
Median Renter Household Income		\$26,971			\$28,015			\$24,361	

Source: U.S. Census Bureau, Census 1990, 2000

Table A-3: Potential Funding Sources for Affordable Housing Development

U.S. Department of Housing & Urban Development (HUD)

HUD funds and administers a number of programs aimed at increasing and preserving the supply of affordable housing for diverse populations.

- *Section 811 Supportive Housing for Persons with Disabilities*: The Section 811 program provides opportunities for very low-income adults with disabilities and their families to live independently and receive supportive services. Section 811 tenants pay 30% of their incomes for rent.
- *Section 202 Supportive Housing for the Elderly*: The Section 202 program provides funding to enable very low-income elderly persons to live independently by increasing affordable rental housing with associated supportive services. Section 202 tenants pay 30% of their incomes for rent.
- *Continuum of Care*: HUD funds a number of programs under the *Continuum of Care*, a HUD system that recognizes that homeless people have different needs. *Continuum of Care* programs address the changing needs of homeless persons—from emergency shelter to transitional housing to permanent housing.
- *Housing Opportunities for Persons With AIDS (HOPWA)*: The HOPWA program provides funding to develop and subsidize affordable housing for low-income persons and their families living with and affected by HIV/AIDS.
- *Federal Housing Administration (FHA) Homeownership Programs*: This FHA program supports homeownership by administering mortgage insurance programs to financial institutions issuing mortgages to moderately priced homes. FHA programs also include opportunities for people to live in the communities where they work, and opportunities for non-profits and local governments to purchase homes at discounted rates.
- *Fair Housing Assistance Program (FHAP)*: This program supports State and local housing authorities in supporting fair housing through the enforcement of fair housing laws and ordinances.

Rhode Island Housing and Mortgage Finance Corporation

RIH provides financial and program support to create affordable housing for low- and moderate-income Rhode Islanders. The agency offers more than 20 homeownership and rental housing programs, which generally have purchase price and income eligibility restrictions. Some of these programs are outlined below:

- *Home Repair Loans*: Low-interest loans of up to \$15,000 for owner-occupied, one- to four-unit homes.
- *Zero Down*: No down payment financing that combines low-interest mortgages with federal loan guarantees.
- *HOME*: Grants and low-interest loans provided by HUD and administered by RIH to encourage the construction or rehabilitation of affordable housing.

- Next Step: Nonprofit social service agencies may apply for deferred-payment loans for the development of transitional housing for families and individuals in crisis. The maximum loan is \$20,000.
- Pre-development Loan: Short-term loans to qualified nonprofit developers to cover pre-closing costs incurred in determining development feasibility and obtaining site control.
- Preservation: RIH finances the purchase of or re-finance existing Section 8 housing in exchange for extending the affordability restrictions beyond the term of the original HAP contract. This program can also give Section 8 owners access to a project's residual reserves.
- Rental Housing Production Program: This is RIH's primary program for financing the construction and rehabilitation of affordable rental units. Proposed projects must be at least 12 units, and the units must be affordable to households earning no more than 60% of HUD's median family income.
- Targeted Loans: Deferred-payment loans to encourage construction and rehabilitation of affordable rental housing. This program is intended to serve as gap financing to ensure long-term affordability in the absence of other subsidies. Generally, Targeted Loans are available only when used with RIH first mortgage financing.
- Technical Assistance: RIH provides "how to" help and short-term loans for individuals, municipalities and nonprofit groups to strengthen their capacity and encourage the production and preservation of affordable housing.
- Thresholds: RIH provides grants for the development of housing that integrates persons with long-term mental illness into the community. Thresholds funds generally are used to supplement development budgets. In exchange, one of more units in a project are reserved for residents who are referred and assisted by mental health sponsors.
- First Homes: RIH offers income-qualified first-time homebuyers low-interest mortgages, and downpayment and closing cost assistance.

State and Federal Tax Credits

The *Low Income Housing Tax Credit (LIHTC) Program* was created by the Tax Reform Act of 1986 as an alternate method of funding housing for low- and moderate-income households, and has been in operation since 1987. These tax credits are used to leverage private capital into new construction or acquisition and rehabilitation of affordable housing. The tax credits are determined by the development costs, and are used by the owner. Most states look more favorably on projects serving a higher percentage of income-eligible households. Rhode Island Housing allocates these tax credits to qualified developers of affordable housing, who then sell them to investors, generating equity for the project.

The *Federal Historic Preservation Tax Credit Program* provides federal income-tax incentives for the rehabilitation of historic income-producing properties. Under the provisions of the Tax Reform Act of 1986, a 20% tax credit is available for the substantial rehabilitation of commercial, agricultural, industrial, or rental residential buildings that are

certified as historic. The credit may be subtracted directly from federal income taxes owed by the owner. The Historic Preservation Tax Credit Program benefits the owner, the occupants, and the community by encouraging protection of landmarks through the promotion, recognition, and designation of historic structures; Increasing the value of the rehabilitated property and returning underutilized structures to the tax rolls; and upgrading downtowns and neighborhoods and often increasing the amount of available housing within the community.

The *Rhode Island State Historic Preservation Residential Tax Credit* was created to encourage the maintenance and rehabilitation of Rhode Island's historic homes by providing an income tax credit to property owners who undertake preservation related work to their historic homes. This means maintenance work from routing painting to complex reconstruction work such as rebuilding chimneys and foundations are both eligible for the tax credit. All interior work, new construction, additions and landscaping are not eligible for this tax credit. To receive a tax credit, owners must spend a minimum of \$2000 on the project, and the building must either be listed on, or considered eligible for the National Register of Historic Places.

Community Development Block Grant (CDBG) Funds

CDBG Funds are given to communities who meet criteria based on the income of people residing in specific geographic areas. The primary objective of CDBG Funds is to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities, principally for persons of low and moderate income. Recipients must meet income eligibility and other requirements.

Section 108

Section 108 is a loan provision of the CDBG program, providing communities with financing for economic development, housing rehabilitation, public facilities, and large-scale development projects. Up to five times the latest approved CDBG amount may be applied for under Section 108, minus any outstanding Section 108 commitments and/or principal balances on Section 108 loans for which the State has pledged its CDBG Funds as security. The maximum loan repayment period is 20 years.

Neighborhood Opportunities Program

The Neighborhood Opportunities Program (NOP) is administered by The Rhode Island Housing Resources Commission, and the major goal of this program is to "increase the supply of decent, safe, and affordable rental housing for very low-income families and individuals and to revitalize local neighborhoods." NOP has three subprograms: Family Housing Program provides funding for rental housing for families working at or near minimum wage. Permanent Supportive Housing Program provides funding for rental housing for persons with disabilities requiring ongoing supportive services, and is intend prevent homelessness. Building Better Communities supports revitalization efforts throughout the State, and can be used to rehabilitate buildings or provide homeownership housing for families earning up to 120% of the area median income.

Federal Home Loan Bank

The Federal Home Loan Bank of Boston provides low-cost funding, and other credit programs to enhance the financial strength of local lenders, providing them with adequate liquidity at competitive prices so that they can meet the housing finance and credit needs of their communities. The Federal Home Loan Bank advances funds at lower rates than available in the commercial market. Each year since 1989, The Federal Home Loan Bank has contributed 10% of its income to the Affordable Housing Program (AHP). This program subsidizes long-term financing for rental and homeownership housing for very low-, low- and moderate-income families.

Bond Funds

General Obligation Bonds are issued by the local municipality and are paid for by taxpayer. They can be used for physical improvements within municipalities.

Revenue Bonds provide public capital, and are paid for only by the users. There are a number of creative mechanisms for issuing Revenue Bonds.

Rhode Island Economic Development Corporation

The Rhode Island Economic Development Corporation (RIEDC) provides tax incentives and loans for economic development efforts throughout the State.

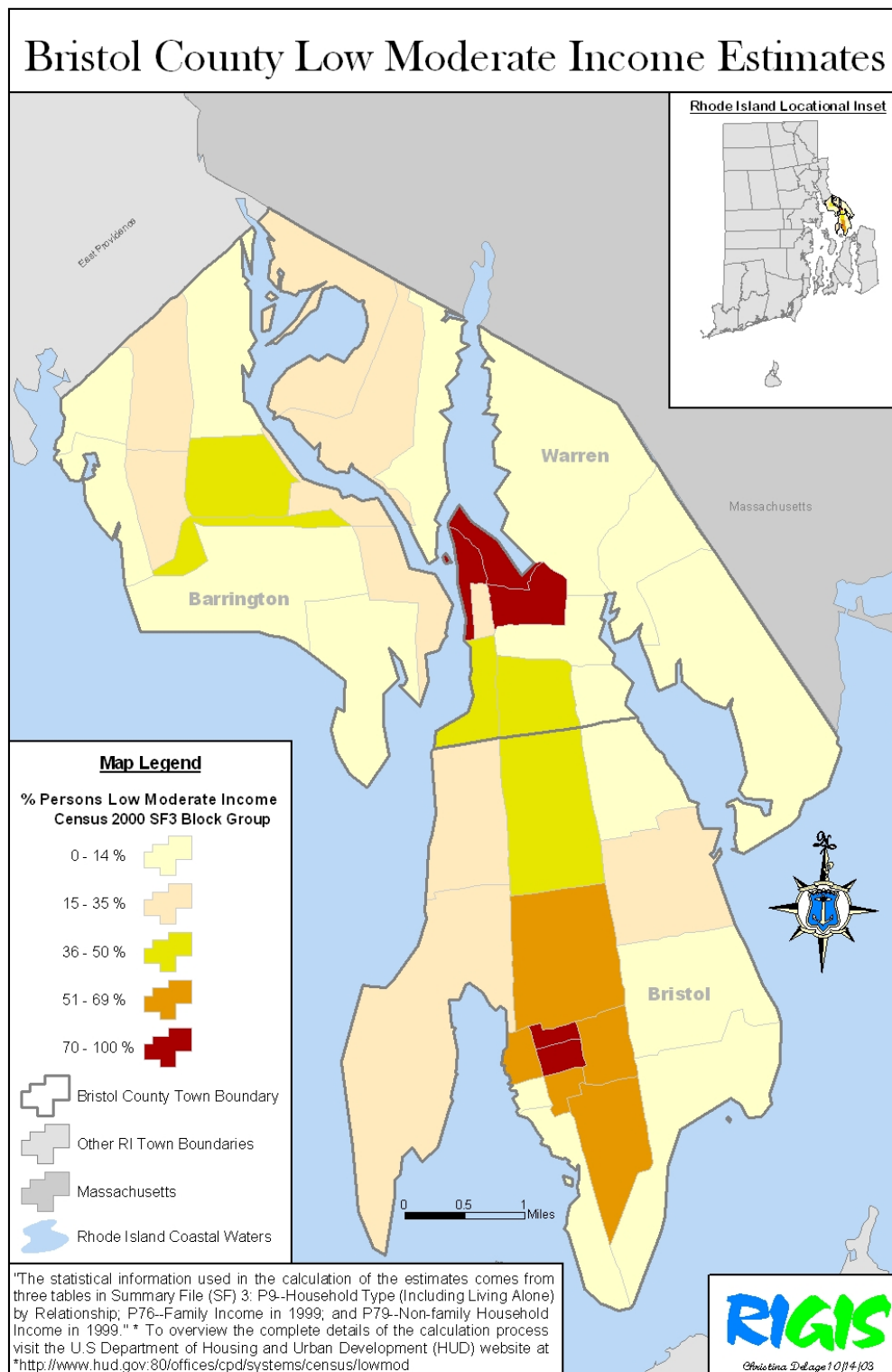
Foundations

Foundations such as the Champlin Foundation, the Rhode Island Foundation, Annie Casey, and United Way provide funding in the form of grants and loans to specific housing development projects.

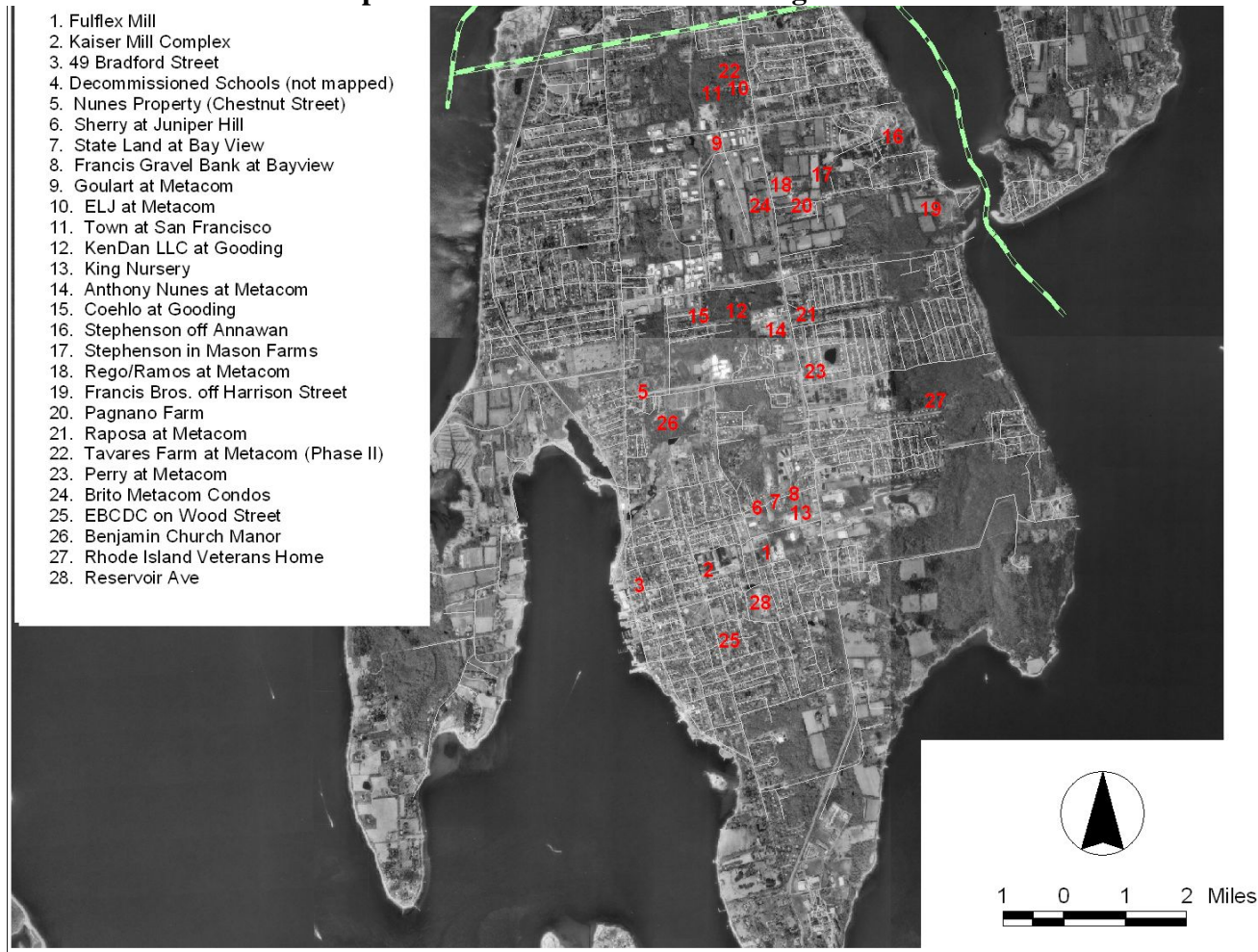
Environmental Protection Agency

The Environmental Protection Agency (EPA) provides funding for clean up of contaminated air, soil and water. EPA funding may be available to clean-up proposed affordable housing development sites with contamination issues.

Map 1: Bristol CDBG Low-Moderate Income Census Tracts



Map 2: Potential Affordable Housing Locations



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SINGLE FAMILY RESIDENCE

	1995	1996	1997	1998	1999	2000	2001	2002	2003
January	2	2	2	4	2	6	6	3	4
February	5	3	4	5	5	2	4	3	3
March	6	3	2	3	6	1	8	3	2
April	1	1	1	3	4	5	3	5	2
May	2	4	8	10	4	4	3	1	21
June	2	5	3	3	7	6	3	4	11
July	0	2	3	6	5	1	3	23	6
August	4	6	4	12	2	5	6	4	3
September	2	1	1	4	4	4	7	5	3
October	3	4	6	2	8	2	1	10	4
November	2	0	3	3	3	0	4	3	4
December	3	4	1	11	2	0	4	2	2
	32	34	36	60	52	51	53	84	67

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	2004	2005	2006	2007	2008	2009	2010	2011
	1 Condo 1112 Condos 4 detached Condos							
JANUARY	6	0						
FEBRUARY	2	0						
MARCH	4	2						
APRIL	6	6 SFR 4 Condos						
MAY	3	1						
JUNE	5							
JULY	4							
AUGUST	0							
SEPTEMBER	9 Condos 2 SFR							
OCTOBER	5							
NOVEMBER	8 Condos 2							
DECEMBER	2							
	SFR 41 Condos 112							

Location Summary Detail:

Location Information	Total Units	LMI Units
Nunes at Chestnut Street – Site with frontage on Hope Street and Chestnut Street. Currently improved with 3 duplexes with approximately 7 acres of vacant land to the east. Site contains flood plain associated with the west branch of Silver Creek. Property was the subject of a comprehensive permit application prior to the moratorium which was found incomplete and not processed.	12	4
Sherry at Juniper Hill – Land owned by the cemetery; however, cemetery has sold off other surplus land in the past to pay for maintenance and upkeep on historic cemetery. Land has 1.9 acres.	7	2
State land at Bayview Avenue – Land owned by State of Rhode Island with potential for development. Unsure how or why the State owns this. Land has 2.16 acres.	9	2
Francis Gravel Bank at Bayview – Land	24	6

currently being used as a gravel bank. Has 6 acres of land.		
Goulart at Metacom – Property has 12 acres with 2 dwellings on Metacom Avenue. No known constraints at this time; however, site analysis would be needed to determine actual yield.	35	7
ELJ at Metacom – Property has 2 acres of land with no known constraints at this time.	12	3
Town at San Francisco – Property has 15 acres with only approximately 2 acres of buildable land due to wetlands.	10	2
KenDan LLC at Gooding – Land with frontage on Gooding and Metacom has significant wetlands. Property has 9 acres with approximately 5 acres buildable.	20	5
King Nursery – Vacant land at Bayview with 4 acres. No known constraints at this time.	29	6
Anthony Nunes at Metacom – Part of property currently used as contract	10	2

construction yard. Site has potential for redevelopment with 3.6 total acres and no known constraints.		
Coehlo at Gooding – Property on south side of Gooding with approximately 6 acres. No known constraints.	16	4
Stephenson off Annawan – Property has 6 acres with potential CRMC constraints.	14	3
Stephenson in Mason Farm – Property has 13 acres with potential CRMC constraints.	25	6
Rego/Ramos at Metacom – Property has 2.5 acres which borders on wetlands property.	6	2
Francis Brothers off Harrison Street – This was a former gravel bank currently unused. Property has 5 acres with no known constraints.	14	3
Pagnano Farm – Property has 15 acres; however, has been identified for preservation of maximum amount of open space as one of the few remaining	8	8

farms. Any housing would be in conjunction with an open space preservation		
Raposa at Metacom – Currently a field for cows. Property has 2 acres with no known constraints.	5	2
Tavares Farm at Metacom – Property is proposed as Phase 2 of a larger pending subdivision. Proposal for 4 lots with frontage on Metacom Avenue. There is potential for these lots to be duplexes for 8 units total if done as affordable housing.	8	4
Perry Nursery at Metacom Avenue – Property has 2 acres with no known constraints.	8	4
Benjamin Church – 4 acres owned by the Housing Authority. Site has wetlands and site analysis should be conducted to determine yield.	39	25-39
RI Veterans Home - Reuse of some of the property and/or buildings	8	8

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Brito Metacom Condos – currently under construction	82	17
EBCDC - Wood Street	4	4

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